

Exhibit 12



Statement Ending 05/29/2020





Page 1 of 2

4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Managing Your Accounts

	Officer Name	Steve LaFredo
	Office Number	212-266-9200
	Banking Hours	Mon - Fri 8:30am - 4:30pm EST
	Online Banking	www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$0.00

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount
05/26/2020	Beginning Balance	\$0.00
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
05/29/2020	Ending Balance	\$0.00

Account Activity

Post Date	Description	Debits	Credits	Balance
05/26/2020	Beginning Balance			\$0.00
	No activity this statement period			
05/29/2020	Ending Balance			\$0.00

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
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If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

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Statement Ending 06/30/2020

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Office Number 212-266-9200



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Online Banking www.piermontbank.com

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CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount
05/30/2020	Beginning Balance	\$0.00
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
06/30/2020	Ending Balance	\$0.00

Account Activity

Post Date	Description	Debits	Credits	Balance
05/30/2020	Beginning Balance			\$0.00
	No activity this statement period			
06/30/2020	Ending Balance			\$0.00

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00





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Statement Ending 07/31/2020

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Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$9,823.70

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount
07/01/2020	Beginning Balance	\$0.00
	2 Credit(s) This Period	\$12,807.77
	18 Debit(s) This Period	\$2,984.07
07/31/2020	Ending Balance	\$9,823.70

Account Activity

Post Date	Description	Debits	Credits	Balance
07/01/2020	Beginning Balance			\$0.00
07/01/2020	MOBILE CAPTURE DEPOSIT		\$33.71	\$33.71
07/01/2020	MOBILE CAPTURE DEPOSIT		\$12,774.06	\$12,807.77
07/13/2020	98644 POS PURCHASE PAYPAL * NY TIMES 402-935-7733 NY 00000000 098644	\$16.00		\$12,791.77
07/15/2020	16316 POS PURCHASE METABOLIC MEALS 636-2966325 MO 11001899 016316	\$103.38		\$12,688.39
07/16/2020	52023 POS PURCHASE FRESHLY.COM HTTPSWWW.FRES NY 00000000 052023	\$59.99		\$12,628.40
07/17/2020	12542 POS PURCHASE METABOLIC MEALS 636-2966325 MO 11001899 012542	\$96.89		\$12,531.51
07/20/2020	4240 POS PURCHASE EMPIRE BLUE MED 844-395-1026 IN 00000000 004240	\$1,153.32		\$11,378.19
07/20/2020	373370 POS DDA W/D AMAZON.COM* MV6TS SEATTLE WA 00000101 6VKQ2K9ZD2P0	\$42.46		\$11,335.73
07/20/2020	305770 POS DDA W/D AMAZON.COM* MV2MA SEATTLE WA 00000101 44SLYSD5XZXK	\$18.99		\$11,316.74
07/20/2020	677460 POS DDA W/D AMAZON.COM* MV2TR SEATTLE WA 00000101 5LELSMWO7SQO	\$14.15		\$11,302.59
07/21/2020	70004 POS PURCHASE SOCARRAT PAELLA NEW YORK NY 02962413 070004	\$74.04		\$11,228.55
07/21/2020	57525 POS PURCHASE SILVER BIOTICS 801-7561000 UT 71004114 057525	\$68.94		\$11,159.61
07/22/2020	2109 POS PURCHASE SHADMOOR, LLC MANHATTAN NY 00007220 002109	\$132.32		\$11,027.29





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CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
07/23/2020	74373 POS PURCHASE FRESHLY.COM HTTPSWWW.FRES NY 00000000 074373	\$107.99		\$10,919.30
07/24/2020	22844 POS PURCHASE METABOLIC MEALS 636-2966325 MO 11001899 022844	\$118.61		\$10,800.69
07/28/2020	85735 POS PURCHASE BARNACHO NEW YORK NY 14785735 085735	\$99.75		\$10,700.94
07/28/2020	HSBC Collections PYMT COLL 547478371237016	\$664.90		\$10,036.04
07/30/2020	30564 POS PURCHASE FRESHLY.COM HTTPSWWW.FRES NY 00000000 030564	\$59.99		\$9,976.05
07/31/2020	72931 POS PURCHASE METABOLIC MEALS 636-2966325 MO 11001899 072931	\$94.89		\$9,881.16
07/31/2020	674048 POS DDA W/D STAPLES 0184 NEW YORK NY 08158673 674048	\$57.46		\$9,823.70
07/31/2020	Ending Balance			\$9,823.70

Daily Balances

Date	Amount	Date	Amount	Date	Amount
07/01/2020	\$12,807.77	07/20/2020	\$11,302.59	07/28/2020	\$10,036.04
07/13/2020	\$12,791.77	07/21/2020	\$11,159.61	07/30/2020	\$9,976.05
07/15/2020	\$12,688.39	07/22/2020	\$11,027.29	07/31/2020	\$9,823.70
07/16/2020	\$12,628.40	07/23/2020	\$10,919.30		
07/17/2020	\$12,531.51	07/24/2020	\$10,800.69		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00



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Statement Ending 08/31/2020

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Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$9,798.14

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
08/01/2020	Beginning Balance	\$9,823.70	Average Available Balance	\$8,481.17
	2 Credit(s) This Period	\$5,505.57		
	78 Debit(s) This Period	\$5,531.13		
08/31/2020	Ending Balance	\$9,798.14		
	Service Charges	\$27.50		

Account Activity

Post Date	Description	Debits	Credits	Balance
08/01/2020	Beginning Balance			\$9,823.70
08/03/2020	XX1486 POS PURCHASE BASICSON84_3 NEW YORK CITY NY 75428338 054916	\$30.47		\$9,793.23
08/04/2020	XX1486 POS PURCHASE LAW OFFICES OF 3104982465 CA 00000000 012062	\$250.00		\$9,543.23
08/05/2020	XX1486 POS PURCHASE VERIZON WRL MY A 800-9220204 CA 36707878 064270	\$205.62		\$9,337.61
08/06/2020	XX1486 POS PURCHASE FRESHLY.COM HTTPSWWW.FRES NY 00000000 056972	\$107.99		\$9,229.62
08/06/2020	XX1486 POS PURCHASE CASH APP* CARMELI 8774174551 CA 00000000 036707	\$100.00		\$9,129.62
08/07/2020	XX1486 POS PURCHASE LAW OFFICES OF B 310-698-0740 CA 06931051 080003	\$250.00		\$8,879.62
08/07/2020	XX1486 POS PURCHASE METABOLIC MEALS 636-2966325 MO 11001899 063775	\$103.63		\$8,775.99
08/10/2020	XX1486 POS PURCHASE AMAZON.COM* MM2M9 SEATTLE WA 00000000 6MTOT3	\$46.81		\$8,729.18
08/10/2020	XX1486 POS PURCHASE PAYPAL * HUG HUG 4029357733 HK 00000001 001878	\$34.82		\$8,694.36
08/10/2020	XX1486 POS PURCHASE PAYPAL * ELE 402-935-7733 CA 00000000 023317	\$26.98		\$8,667.38
08/10/2020	XX1486 POS PURCHASE PAYPAL * NY TIMES 402-935-7733 NY 00000000 060308	\$16.00		\$8,651.38
08/10/2020	XX1486 POS PURCHASE AMZN Mktp US* MF6	\$6.35		\$8,645.03





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**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
	Amzn.com/bill WA 00000000 054866			
08/10/2020	XX1486 POS PURCHASE PAYPAL * MAGAZINE 402-935-7733 CT 00000000 098134	\$2.00		\$8,643.03
08/10/2020	XX1486 POS PURCHASE PAYPAL * MAGAZINE 402-935-7733 CT 00000000 038564	\$2.00		\$8,641.03
08/10/2020	XX1486 POS PURCHASE PAYPAL * MAGAZINE 402-935-7733 CT 00000000 003034	\$2.00		\$8,639.03
08/10/2020	XX1486 POS PURCHASE PAYPAL * MAGAZINE 402-935-7733 CT 00000000 035720	\$2.00		\$8,637.03
08/10/2020	VISA ISA Fee PAYPAL * HUG HUG 4029357733 HK 00000001 001878	\$0.35		\$8,636.68
08/11/2020	XX1486 POS PURCHASE WEILL CORNELL PO 212-590-5152 NY 00000000 051403	\$40.00		\$8,596.68
08/11/2020	XX1486 POS PURCHASE DD/BR #358915 NEW YORK NY 3589004 039320	\$6.18		\$8,590.50
08/12/2020	XX1486 POS PURCHASE PAYPAL * ZOOMALL 4029357733 HK 00000001 019841	\$44.79		\$8,545.71
08/12/2020	VISA ISA Fee PAYPAL * ZOOMALL 4029357733 HK 00000001 019841	\$0.45		\$8,545.26
08/14/2020	XX1486 POS PURCHASE METABOLIC MEALS 636-2966325 MO 11001899 014776	\$103.38		\$8,441.88
08/17/2020	XX1486 POS PURCHASE UNITED 0167 800-932-2732 TX 00000000 087184	\$1,469.45		\$6,972.43
08/17/2020	XX1486 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 5 026809	\$219.28		\$6,753.15
08/17/2020	XX1486 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 514769	\$214.59		\$6,538.56
08/17/2020	XX1486 POS PURCHASE GLORIA WAN HAIR NEW YORK NY 00000000 032139	\$100.00		\$6,438.56
08/17/2020	XX1486 POS PURCHASE PEAK THAI RESTAU NEW YORK NY 45887939 087939	\$57.86		\$6,380.70
08/17/2020	XX1486 POS PURCHASE AGENT FEE 8900 ALPINE TVL & TX 45514722 031197	\$30.00		\$6,350.70
08/17/2020	XX1486 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 021037	\$9.30		\$6,341.40
08/19/2020	XX1486 POS DDA RETURN METABOLIC MEALS 636-2966325 MO 11001899 023199		\$103.38	\$6,444.78
08/19/2020	XX1486 POS PURCHASE CVS/PHARMACY #10 NEW YORK NY 00000000 093160	\$21.41		\$6,423.37
08/21/2020	XX1486 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 049438	\$89.31		\$6,334.06
08/21/2020	XX1486 POS DDA W/D HBOOKSELLER ST91 ELIZABETH NJ 25754502 320807	\$36.25		\$6,297.81
08/21/2020	XX1486 POS PURCHASE TAXI SVC LONG IS LONG ISLAND C NY 00375926 026192	\$13.56		\$6,284.25
08/21/2020	XX1486 POS PURCHASE TAXI SVC QUEENS LONG ISLAND C NY 00375926 026592	\$12.36		\$6,271.89
08/21/2020	XX1486 DDA WITHDRAWAL UL GRADA VUKOVARA 2 ZAGREB HR 12087 316420	\$339.66		\$5,932.23
08/21/2020	VISA ISA Fee UL GRADA VUKOVARA 2 ZAGREB HR 12087 316420	\$3.43		\$5,928.80
08/24/2020	MOBILE CAPTURE DEPOSIT		\$5,402.19	\$11,330.99
08/24/2020	XX1486 POS PURCHASE RESTORAN DIDA ROGOZNICA HR 50103693 098000	\$65.77		\$11,265.22
08/24/2020	XX1486 POS PURCHASE Shop 4721/ Centr Schiphol Airp NL 31465830 018816	\$62.32		\$11,202.90
08/24/2020	XX1486 POS PURCHASE KONZUM P-0222 ZAGREB HR KZ022213 052000	\$47.82		\$11,155.08
08/24/2020	XX1486 POS PURCHASE PBZTCRODUXDERIVA ZAGREB	\$45.85		\$11,109.23

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
	HR 12953793 020470			
08/24/2020	XX1486 POS PURCHASE PBZTJASENICESJEV JASENICE (OBR HR 12963334 047887	\$20.36		\$11,088.87
08/24/2020	XX1486 POS PURCHASE KONZUM P-0858 ROGOZNICA HR KZ085801 095000	\$20.02		\$11,068.85
08/24/2020	XX1486 POS PURCHASE PET NETWORK ZAGREB HR RB030152 012605	\$19.20		\$11,049.65
08/24/2020	XX1486 POS PURCHASE PBZ7DMP22 ZAGREB HR 12940556 046802	\$18.70		\$11,030.95
08/24/2020	XX1486 POS PURCHASE HMS Host Interna Amsterdam NL 75266922 066872	\$16.58		\$11,014.37
08/24/2020	XX1486 POS PURCHASE HMSHOST SCHIPHOL Schiphol NL 75267811 092494	\$10.19		\$11,004.18
08/24/2020	XX1486 POS PURCHASE C3 CIBO EXPRESS NEWARK NJ 00000000 053856	\$3.59		\$11,000.59
08/24/2020	VISA ISA Fee RESTORAN DIDA ROGOZNICA HR 50103693 098000	\$0.66		\$10,999.93
08/24/2020	VISA ISA Fee Shop 4721/ Centr Schiphol Airp NL 31465830 018816	\$0.62		\$10,999.31
08/24/2020	VISA ISA Fee KONZUM P-0222 ZAGREB HR KZ022213 052000	\$0.48		\$10,998.83
08/24/2020	VISA ISA Fee PBZTCRODUXDERIVA ZAGREB HR 12953793 020470	\$0.46		\$10,998.37
08/24/2020	VISA ISA Fee PBZTJASENICESJEV JASENICE (OBR HR 12963334 047887	\$0.20		\$10,998.17
08/24/2020	VISA ISA Fee KONZUM P-0858 ROGOZNICA HR KZ085801 095000	\$0.20		\$10,997.97
08/24/2020	VISA ISA Fee PET NETWORK ZAGREB HR RB030152 012605	\$0.19		\$10,997.78
08/24/2020	VISA ISA Fee PBZ7DMP22 ZAGREB HR 12940556 046802	\$0.19		\$10,997.59
08/24/2020	VISA ISA Fee HMS Host Interna Amsterdam NL 75266922 066872	\$0.17		\$10,997.42
08/24/2020	VISA ISA Fee HMSHOST SCHIPHOL Schiphol NL 75267811 092494	\$0.10		\$10,997.32
08/25/2020	XX1486 POS PURCHASE PBZ6HOTELPERLA ROGOZNICA HR 12931852 058126	\$617.88		\$10,379.44
08/25/2020	XX1486 POS PURCHASE U.O. MARIO KONOB ROGOZNICA HR 50030742 009000	\$69.75		\$10,309.69
08/25/2020	VISA ISA Fee PBZ6HOTELPERLA ROGOZNICA HR 12931852 058126	\$6.18		\$10,303.51
08/25/2020	VISA ISA Fee U.O. MARIO KONOB ROGOZNICA HR 50030742 009000	\$0.70		\$10,302.81
08/26/2020	XX1486 POS PURCHASE PBZ6HOTELPERLA ROGOZNICA HR 12931852 026991	\$51.01		\$10,251.80
08/26/2020	XX1486 POS PURCHASE JADROLINIJA PLOCE HR 22824744 042202	\$26.52		\$10,225.28
08/26/2020	VISA ISA Fee PBZ6HOTELPERLA ROGOZNICA HR 12931852 026991	\$0.51		\$10,224.77
08/26/2020	VISA ISA Fee JADROLINIJA PLOCE HR 22824744 042202	\$0.27		\$10,224.50
08/27/2020	XX1486 POS PURCHASE PBZTINAACZGPLOCE RASCANE GORNJ HR 73700416 039506	\$51.27		\$10,173.23
08/27/2020	XX1486 POS PURCHASE DESETKA CAVTAT HR RB070710 016036	\$45.08		\$10,128.15
08/27/2020	VISA ISA Fee PBZTINAACZGPLOCE RASCANE GORNJ HR 73700416 039506	\$0.51		\$10,127.64
08/27/2020	VISA ISA Fee DESETKA CAVTAT HR RB070710 016036	\$0.45		\$10,127.19
08/28/2020	XX1486 POS PURCHASE LA BOHEME CAVTAT HR E0615744 016195	\$91.96		\$10,035.23


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
08/28/2020	VISA ISA Fee LA BOHEME CAVTAT HR E0615744 016195	\$0.92		\$10,034.31
08/31/2020	XX1486 POS PURCHASE RESTORAN KONAVOS PRIDVORJE HR RB080446 004331	\$119.09		\$9,915.22
08/31/2020	XX1486 POS PURCHASE CIPARIS TRADE D. CAVTAT HR 50103968 080000	\$73.45		\$9,841.77
08/31/2020	XX1486 POS PURCHASE TOMMY173 GRUDA HR 50111271 013000	\$14.07		\$9,827.70
08/31/2020	VISA ISA Fee RESTORAN KONAVOS PRIDVORJE HR RB080446 004331	\$1.19		\$9,826.51
08/31/2020	VISA ISA Fee CIPARIS TRADE D. CAVTAT HR 50103968 080000	\$0.73		\$9,825.78
08/31/2020	VISA ISA Fee TOMMY173 GRUDA HR 50111271 013000	\$0.14		\$9,825.64
08/31/2020	SERVICE CHARGE	\$27.50		\$9,798.14
08/31/2020	Ending Balance			\$9,798.14

Daily Balances

Date	Amount	Date	Amount	Date	Amount
08/03/2020	\$9,793.23	08/11/2020	\$8,590.50	08/24/2020	\$10,997.32
08/04/2020	\$9,543.23	08/12/2020	\$8,545.26	08/25/2020	\$10,302.81
08/05/2020	\$9,337.61	08/14/2020	\$8,441.88	08/26/2020	\$10,224.50
08/06/2020	\$9,129.62	08/17/2020	\$6,341.40	08/27/2020	\$10,127.19
08/07/2020	\$8,775.99	08/19/2020	\$6,423.37	08/28/2020	\$10,034.31
08/10/2020	\$8,636.68	08/21/2020	\$5,928.80	08/31/2020	\$9,798.14

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR TOTAL ITEMS:	\$27.50
Total Service Charge	\$27.50



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Statement Ending 09/30/2020

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4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Managing Your Accounts

	Officer Name	Steve LaFredo
	Office Number	212-266-9200
	Banking Hours	Mon - Fri 8:30am - 4:30pm EST
	Online Banking	www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$3,330.44

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
09/01/2020	Beginning Balance	\$9,798.14	Average Available Balance	\$5,090.06
	1 Credit(s) This Period	\$7.13		
	46 Debit(s) This Period	\$6,474.83		
09/30/2020	Ending Balance	\$3,330.44		
	Service Charges	\$10.50		

Account Activity

Post Date	Description	Debits	Credits	Balance
09/01/2020	Beginning Balance			\$9,798.14
09/01/2020	XX1486 POS PURCHASE PBZTCROATIAHOTEL CAVTAT HR 12966210 053555	\$2,462.57		\$7,335.57
09/01/2020	XX1486 POS PURCHASE KONOBA KOLONA CAVTAT HR RB081420 070919	\$94.63		\$7,240.94
09/01/2020	VISA ISA Fee PBZTCROATIAHOTEL CAVTAT HR 12966210 053555	\$24.63		\$7,216.31
09/01/2020	XX1486 POS PURCHASE PBZ9STUDENACP16 LOKVA ROGOZNI HR 12969313 088914	\$14.32		\$7,201.99
09/01/2020	VISA ISA Fee KONOBA KOLONA CAVTAT HR RB081420 070919	\$0.95		\$7,201.04
09/01/2020	VISA ISA Fee PBZ9STUDENACP16 LOKVA ROGOZNI HR 12969313 088914	\$0.14		\$7,200.90
09/01/2020	XX1486 DDA WITHDRAWAL FOSAL 2 OMIS HR 10978 399114	\$342.60		\$6,858.30
09/01/2020	VISA ISA Fee FOSAL 2 OMIS HR 10978 399114	\$3.46		\$6,854.84
09/03/2020	XX1486 POS PURCHASE RECEPCIJA SAGITT LOKVA ROGOZN HR 50104291 031000	\$330.55		\$6,524.29
09/03/2020	XX1486 POS PURCHASE PBZTCRODUXJANJCE PERUSIC HR 12906894 088008	\$45.87		\$6,478.42
09/03/2020	VISA ISA Fee RECEPCIJA SAGITT LOKVA ROGOZN HR 50104291 031000	\$3.31		\$6,475.11
09/03/2020	VISA ISA Fee PBZTCRODUXJANJCE PERUSIC HR 12906894 088008	\$0.46		\$6,474.65





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
09/08/2020	XX1486 RECUR POS VZWRLSS* BILL PAY 800-9220204 CA 36711802 049009	\$328.52		\$6,146.13
09/08/2020	XX1486 POS PURCHASE Hotel on Booking Amsterdam NL 00000000 028372	\$55.77		\$6,090.36
09/08/2020	XX1486 POS PURCHASE PET NETWORK ZAGREB HR RB030152 000149	\$18.84		\$6,071.52
09/08/2020	VISA ISA Fee Hotel on Booking Amsterdam NL 00000000 028372	\$0.56		\$6,070.96
09/08/2020	VISA ISA Fee PET NETWORK ZAGREB HR RB030152 000149	\$0.19		\$6,070.77
09/08/2020	XX1486 DDA WITHDRAWAL NAMA, KVATERNIKOV T ZAGREB HR PBZA0780 119159	\$156.63		\$5,914.14
09/08/2020	VISA ISA Fee NAMA, KVATERNIKOV T ZAGREB HR PBZA0780 119159	\$1.61		\$5,912.53
09/10/2020	XX1486 DDA WITHDRAWAL TRG BANA J JELACICA ZAGREB HR 12009 460471	\$843.50		\$5,069.03
09/10/2020	VISA ISA Fee TRG BANA J JELACICA ZAGREB HR 12009 460471	\$8.47		\$5,060.56
09/14/2020	XX1486 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 037574	\$52.14		\$5,008.42
09/14/2020	XX1486 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 616856	\$27.11		\$4,981.31
09/14/2020	XX1486 POS PURCHASE ADFS VELIKA GORIC HR 50052556 017000	\$18.80		\$4,962.51
09/14/2020	XX1486 POS PURCHASE LAGARDERE T.R.DE FRANKFURT AM DE 67028753 000485	\$7.13		\$4,955.38
09/14/2020	VISA ISA Fee ADFS VELIKA GORIC HR 50052556 017000	\$0.19		\$4,955.19
09/14/2020	VISA ISA Fee LAGARDERE T.R.DE FRANKFURT AM DE 67028753 000485	\$0.07		\$4,955.12
09/15/2020	XX1486 POS DDA W/D USPS PO 35961000 NEW YORK NY 10001087 213158	\$168.00		\$4,787.12
09/15/2020	XX1486 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 704602	\$23.70		\$4,763.42
09/16/2020	XX1486 POS DDA W/D STAPLES 0184 NEW YORK NY 08158673 106824	\$54.38		\$4,709.04
09/16/2020	XX1486 POS PURCHASE BASICSON84_3 NEW YORK CITY NY 75428338 007953	\$29.39		\$4,679.65
09/21/2020	XX1486 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 054949	\$53.12		\$4,626.53
09/21/2020	XX1486 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 129644	\$37.53		\$4,589.00
09/21/2020	XX1486 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 217886	\$32.89		\$4,556.11
09/21/2020	XX1486 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 4 046070	\$18.81		\$4,537.30
09/21/2020	XX1486 POS DDA W/D TURTLE BAY LIQUO NEW YORK NY 94488824 004220	\$7.61		\$4,529.69
09/22/2020	XX1486 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 014770	\$12.15		\$4,517.54
09/23/2020	XX1486 POS PURCHASE STATE FARM INSU 800-956-6310 IL 0001 009221	\$149.00		\$4,368.54
09/24/2020	XX1486 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 609669	\$35.45		\$4,333.09
09/25/2020	XX1486 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 014440	\$12.05		\$4,321.04
09/28/2020	XX1486 POS DDA RETURN UPS* ADJ002917614 800-811-1648 GA 00000000 018058		\$7.13	\$4,328.17
09/28/2020	XX1486 POS PURCHASE UPS* 1ZTG041E2516 800-811-1648 GA 00000000 034791	\$149.33		\$4,178.84


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
09/28/2020	XX1486 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 660281	\$60.38		\$4,118.46
09/28/2020	XX1486 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 368123	\$44.59		\$4,073.87
09/28/2020	XX1486 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 895623	\$32.93		\$4,040.94
09/29/2020	HSBC Collections PYMT COLL 547478371237016	\$700.00		\$3,340.94
09/30/2020	SERVICE CHARGE	\$10.50		\$3,330.44
09/30/2020	Ending Balance			\$3,330.44

Daily Balances

Date	Amount	Date	Amount	Date	Amount
09/01/2020	\$6,854.84	09/15/2020	\$4,763.42	09/24/2020	\$4,333.09
09/03/2020	\$6,474.65	09/16/2020	\$4,679.65	09/25/2020	\$4,321.04
09/08/2020	\$5,912.53	09/21/2020	\$4,529.69	09/28/2020	\$4,040.94
09/10/2020	\$5,060.56	09/22/2020	\$4,517.54	09/29/2020	\$3,340.94
09/14/2020	\$4,955.12	09/23/2020	\$4,368.54	09/30/2020	\$3,330.44

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR TOTAL ITEMS:	\$10.50
Total Service Charge	\$10.50



Statement Ending 10/30/2020

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4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Managing Your Accounts

	Officer Name	Steve LaFredo
	Office Number	212-266-9200
	Banking Hours	Mon - Fri 8:30am - 4:30pm EST
	Online Banking	www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$2,738.89

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
10/01/2020	Beginning Balance	\$3,330.44	Average Available Balance	\$2,189.31
	3 Credit(s) This Period	\$3,162.03		
	47 Debit(s) This Period	\$3,753.58		
10/30/2020	Ending Balance	\$2,738.89		
	Service Charges	\$13.50		

Account Activity

Post Date	Description	Debits	Credits	Balance
10/01/2020	Beginning Balance			\$3,330.44
10/01/2020	XX1486 POS PURCHASE NYAS 212-298-8640 NY 00000000 013861	\$135.00		\$3,195.44
10/01/2020	XX1486 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 086450	\$58.67		\$3,136.77
10/05/2020	XX1486 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 5 052406	\$112.12		\$3,024.65
10/05/2020	XX1486 POS PURCHASE BARNACHO NEW YORK NY 12248322 048322	\$58.26		\$2,966.39
10/05/2020	XX1486 POS PURCHASE RACE REGISTRATIO 866-3049944 UT 75024191 003085	\$42.88		\$2,923.51
10/05/2020	XX1486 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 337792	\$36.04		\$2,887.47
10/05/2020	XX1486 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 916670	\$28.48		\$2,858.99
10/07/2020	XX1486 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 682336	\$72.49		\$2,786.50
10/08/2020	XX1486 POS PURCHASE TAXI SVC QUEENS LONG ISLAND C NY 00375926 026848	\$11.76		\$2,774.74
10/08/2020	XX1486 POS PURCHASE TAXI SVC WOODSID LONG ISLAND C NY 00375926 026168	\$10.50		\$2,764.24
10/13/2020	XX1486 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 5 088142	\$125.01		\$2,639.23
10/13/2020	XX1486 POS DDA W/D MORTON WILLIAMS NEW YORK	\$54.19		\$2,585.04





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
	NY 57937101 033432			
10/13/2020	XX1486 POS PURCHASE TURTLE BAY DRY C NEW YORK NY 00000000 025447	\$20.00		\$2,565.04
10/13/2020	XX1486 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 035699	\$19.97		\$2,545.07
10/14/2020	XX1486 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 203672	\$54.16		\$2,490.91
10/19/2020	XX1486 POS PURCHASE UNITED 0167 800-932-2732 TX 00000000 018539	\$1,057.35		\$1,433.56
10/19/2020	XX1486 POS PURCHASE VERIZON* ONETIMEP VERIZON.COM FL 00000000 007915	\$219.99		\$1,213.57
10/19/2020	XX1486 POS PURCHASE SILVER BIOTICS 801-7561000 UT 71004114 046069	\$97.90		\$1,115.67
10/19/2020	XX1486 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 828514	\$35.79		\$1,079.88
10/19/2020	XX1486 POS PURCHASE AGENT FEE 8900 ALPINE TVL & TX 45514722 021970	\$30.00		\$1,049.88
10/19/2020	XX1486 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 759108	\$26.98		\$1,022.90
10/19/2020	XX1486 POS DDA W/D AMREENS HALLMARK NEW YORK NY 06410001 029172002541	\$5.76		\$1,017.14
10/20/2020	XX1486 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 048363	\$58.74		\$958.40
10/20/2020	XX1486 POS PURCHASE COPINETTE 212-9039001 NY 79161397 050650	\$55.91		\$902.49
10/22/2020	XX1486 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 910739	\$50.53		\$851.96
10/22/2020	XX1486 POS PURCHASE WEILL CORNELL PO 212-590-5152 NY 00000000 000426	\$30.09		\$821.87
10/23/2020	XX1486 POS PURCHASE RMG* REGUS 972-340-2021 TX 00000000 063112	\$303.29		\$518.58
10/23/2020	XX1486 POS PURCHASE UNITED 0169 800-932-2732 TX 00000000 072613	\$73.00		\$445.58
10/23/2020	XX1486 POS DDA W/D MTA* METROCARD MA NEW YORK NY 001 029700079703	\$22.00		\$423.58
10/23/2020	XX1486 POS PURCHASE FORMSWIFT.COM/CH 888-311-2977 CA 00000000 076630	\$19.95		\$403.63
10/26/2020	MOBILE CAPTURE DEPOSIT		\$2,874.22	\$3,277.85
10/26/2020	XX1486 POS DDA W/D BLOOMYS 001 NEW YORK NY D0010551 003553	\$261.84		\$3,016.01
10/26/2020	XX1486 POS PURCHASE GLORIA WAN HAIR NEW YORK NY 00000000 008585	\$100.00		\$2,916.01
10/26/2020	XX1486 POS PURCHASE TENZAN NEW YORK NY 00011970 005027	\$14.50		\$2,901.51
10/27/2020	XX1486 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 949956	\$57.01		\$2,844.50
10/27/2020	XX1486 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 223606	\$21.70		\$2,822.80
10/27/2020	XX1486 POS DDA W/D AMAZON.COM* 2T9J0 SEATTLE WA 00000101 4EX4JUX6PE5D	\$16.99		\$2,805.81
10/28/2020	XX1486 POS PURCHASE TURTLE BAY DRY C NEW YORK NY 00000000 084963	\$17.50		\$2,788.31
10/28/2020	XX1486 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 497758	\$15.65		\$2,772.66
10/29/2020	MOBILE CAPTURE DEPOSIT		\$137.81	\$2,910.47
10/29/2020	MOBILE CAPTURE DEPOSIT		\$150.00	\$3,060.47
10/29/2020	XX1486 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 5 020505	\$145.80		\$2,914.67


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
10/29/2020	XX1486 POS PURCHASE TAXI SVC LONG IS LONG ISLAND C NY 00375926 026370	\$13.56		\$2,901.11
10/29/2020	XX1486 POS PURCHASE TAXI SVC LONG IS LONG ISLAND C NY 00375926 026388	\$11.16		\$2,889.95
10/29/2020	XX1486 POS PURCHASE DD/BR #337561 Q3 NEW YORK NY 3375001 024291	\$7.99		\$2,881.96
10/30/2020	XX1486 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 020337	\$80.57		\$2,801.39
10/30/2020	XX1486 POS DDA W/D HBOOKSELLER ST91 ELIZABETH NJ 25754502 355151	\$18.00		\$2,783.39
10/30/2020	XX1486 POS PURCHASE AMZ* 33y37thpza0 866-508-3558 NY 00000000 023452	\$17.44		\$2,765.95
10/30/2020	XX1486 POS PURCHASE TAXI SVC LONG IS LONG ISLAND C NY 00358682 082424	\$13.56		\$2,752.39
10/30/2020	SERVICE CHARGE	\$13.50		\$2,738.89
10/30/2020	Ending Balance			\$2,738.89

Daily Balances

Date	Amount	Date	Amount	Date	Amount
10/01/2020	\$3,136.77	10/14/2020	\$2,490.91	10/26/2020	\$2,901.51
10/05/2020	\$2,858.99	10/19/2020	\$1,017.14	10/27/2020	\$2,805.81
10/07/2020	\$2,786.50	10/20/2020	\$902.49	10/28/2020	\$2,772.66
10/08/2020	\$2,764.24	10/22/2020	\$821.87	10/29/2020	\$2,881.96
10/13/2020	\$2,545.07	10/23/2020	\$403.63	10/30/2020	\$2,738.89

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR TOTAL ITEMS:	\$13.50
Total Service Charge	\$13.50



Statement Ending 11/30/2020

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4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Managing Your Accounts

	Officer Name	Steve LaFredo
	Office Number	212-266-9200
	Banking Hours	Mon - Fri 8:30am - 4:30pm EST
	Online Banking	www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$3,154.89

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
10/31/2020	Beginning Balance	\$2,738.89	Average Available Balance	\$1,678.74
	1 Credit(s) This Period	\$2,732.56		
	42 Debit(s) This Period	\$2,316.56		
11/30/2020	Ending Balance	\$3,154.89		
	Service Charges	\$9.00		

Account Activity

Post Date	Description	Debits	Credits	Balance
10/31/2020	Beginning Balance			\$2,738.89
11/02/2020	XX1486 POS PURCHASE KONZUM P-0222 ZAGREB HR KZ022212 025000	\$98.60		\$2,640.29
11/02/2020	XX1486 POS PURCHASE WIENERS E5 T2 MUENCHEN-FLUG DE 56552955 032503	\$19.67		\$2,620.62
11/02/2020	VISA ISA Fee KONZUM P-0222 ZAGREB HR KZ022212 025000	\$0.99		\$2,619.63
11/02/2020	VISA ISA Fee WIENERS E5 T2 MUENCHEN-FLUG DE 56552955 032503	\$0.20		\$2,619.43
11/02/2020	XX1486 DDA WITHDRAWAL NAMA, KVATERNIKOV T ZAGREB HR PBZA0780 436109	\$385.46		\$2,233.97
11/02/2020	VISA ISA Fee NAMA, KVATERNIKOV T ZAGREB HR PBZA0780 436109	\$3.89		\$2,230.08
11/06/2020	XX1486 RECUR POS UBER PASS HELP.U 800-5928996 CA 00000000 003872	\$24.99		\$2,205.09
11/09/2020	XX1486 POS PURCHASE KONZUM P-3200 ZAGREB HR KZ320004 076000	\$41.61		\$2,163.48
11/09/2020	XX1486 POS PURCHASE PBZTHOTELDUGARES DUGA RESA HR 12978079 031821	\$38.86		\$2,124.62
11/09/2020	XX1486 POS PURCHASE PBZ6SUBMARINE ZAGREB HR 12959801 038573	\$27.69		\$2,096.93
11/09/2020	XX1486 POS PURCHASE Z-EL ZAGREB VUK ZAGREB HR 30275453 025681	\$21.24		\$2,075.69
11/09/2020	VISA ISA Fee KONZUM P-3200 ZAGREB HR KZ320004	\$0.42		\$2,075.27





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- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
	076000			
11/09/2020	VISA ISA Fee PBZTHOTELDUGARES DUGA RESA HR 12978079 031821	\$0.39		\$2,074.88
11/09/2020	VISA ISA Fee PBZ6SUBMARINE ZAGREB HR 12959801 038573	\$0.28		\$2,074.60
11/09/2020	VISA ISA Fee Z-EL ZAGREB VUK ZAGREB HR 30275453 025681	\$0.21		\$2,074.39
11/10/2020	XX1486 RECUR POS VZWRLSS* BILL PAY 800-9220204 CA 36711802 095958	\$316.70		\$1,757.69
11/10/2020	XX1486 RECUR POS VERIZON* ONETIMEP VERIZON.COM FL 00000000 050238	\$229.11		\$1,528.58
11/10/2020	XX1486 POS PURCHASE AGENT FEE 8900 ALPINE TVL & TX 45514722 025654	\$30.00		\$1,498.58
11/10/2020	XX1486 POS PURCHASE KONZUM P-0222 ZAGREB HR KZ022205 059000	\$23.68		\$1,474.90
11/10/2020	VISA ISA Fee KONZUM P-0222 ZAGREB HR KZ022205 059000	\$0.24		\$1,474.66
11/12/2020	XX1486 POS PURCHASE PBZTINA ZAGREB HR 73110556 064243	\$48.06		\$1,426.60
11/12/2020	XX1486 POS PURCHASE AMISH MARKET 212-3701761 NY 76158771 084727	\$47.24		\$1,379.36
11/12/2020	XX1486 POS PURCHASE ADFS VELIKA GORIC HR 50052555 700000	\$37.79		\$1,341.57
11/12/2020	VISA ISA Fee PBZTINA ZAGREB HR 73110556 064243	\$0.48		\$1,341.09
11/12/2020	VISA ISA Fee ADFS VELIKA GORIC HR 50052555 700000	\$0.38		\$1,340.71
11/13/2020	XX1486 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 804200	\$59.48		\$1,281.23
11/16/2020	XX1486 POS PURCHASE THE SEA FIRE GRI NEW YORK NY 02560068 060080	\$257.02		\$1,024.21
11/16/2020	XX1486 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 067936	\$43.93		\$980.28
11/18/2020	XX1486 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 232058	\$41.10		\$939.18
11/18/2020	XX1486 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 504154	\$23.27		\$915.91
11/19/2020	XX1486 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 011719	\$12.30		\$903.61
11/20/2020	XX1486 POS DDA W/D AMAZON.COM* 2E7DU SEATTLE WA 00000101 7JTN2PIY0LUQ	\$73.35		\$830.26
11/20/2020	XX1486 POS DDA W/D AMAZON.COM* 1J8YF SEATTLE WA 00000101 4BRINKE3BLSY	\$32.65		\$797.61
11/23/2020	XX1486 POS PURCHASE SP * FORYOUPAGED MISSISSAUGA ON Z0NVZBMG 074435	\$82.66		\$714.95
11/23/2020	XX1486 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 489850	\$51.69		\$663.26
11/23/2020	XX1486 POS PURCHASE FORMSWIFT.COM/CH 888-311-2977 CA 00000000 028785	\$19.95		\$643.31
11/23/2020	VISA ISA Fee SP * FORYOUPAGED MISSISSAUGA ON Z0NVZBMG 074435	\$0.83		\$642.48
11/24/2020	XX1486 POS PURCHASE ENVISION INSURAN TWINSBURG OH 00000000 073606	\$95.90		\$546.58
11/24/2020	XX1486 POS PURCHASE STARLINK HONG KONG HK WPGTID01 019411	\$59.99		\$486.59
11/24/2020	VISA ISA Fee STARLINK HONG KONG HK WPGTID01 019411	\$0.60		\$485.99
11/25/2020	MOBILE CAPTURE DEPOSIT		\$2,732.56	\$3,218.55
11/25/2020	XX1486 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 843102	\$54.66		\$3,163.89


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
11/30/2020	SERVICE CHARGE	\$9.00		\$3,154.89
11/30/2020	Ending Balance			\$3,154.89

Daily Balances

Date	Amount	Date	Amount	Date	Amount
11/02/2020	\$2,230.08	11/13/2020	\$1,281.23	11/23/2020	\$642.48
11/06/2020	\$2,205.09	11/16/2020	\$980.28	11/24/2020	\$485.99
11/09/2020	\$2,074.39	11/18/2020	\$915.91	11/25/2020	\$3,163.89
11/10/2020	\$1,474.66	11/19/2020	\$903.61	11/30/2020	\$3,154.89
11/12/2020	\$1,340.71	11/20/2020	\$797.61		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR TOTAL ITEMS:	\$9.00
Total Service Charge	\$9.00



Statement Ending 12/31/2020

Page 1 of 6

4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Managing Your Accounts

	Officer Name	Steve LaFredo
	Office Number	212-266-9200
	Banking Hours	Mon - Fri 8:30am - 4:30pm EST
	Online Banking	www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$22,622.13

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
12/01/2020	Beginning Balance	\$3,154.89	Average Available Balance	\$9,320.56
	3 Credit(s) This Period	\$25,089.37		
	58 Debit(s) This Period	\$5,622.13		
12/31/2020	Ending Balance	\$22,622.13		
	Service Charges	\$18.50		

Account Activity

Post Date	Description	Debits	Credits	Balance
12/01/2020	Beginning Balance			\$3,154.89
12/03/2020	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 532179	\$70.51		\$3,084.38
12/04/2020	XX1767 POS PURCHASE SILVER BIOTICS 801-7561000 UT 71004114 023954	\$97.90		\$2,986.48
12/07/2020	XX1767 POS DDA RETURN SILVER BIOTICS 801-7561000 UT 71004114 030118		\$29.38	\$3,015.86
12/07/2020	XX1767 POS PURCHASE LUFTHANSA 2207 ROCKWALL TX NY 00000000 082029	\$1,450.55		\$1,565.31
12/07/2020	XX1767 POS DDA W/D BATH AND BODY WO NEW YORK NY 43895501 794174	\$121.40		\$1,443.91
12/07/2020	XX1767 POS PURCHASE LITTLE THAI KITC NEW YORK NY 70000000 010006	\$63.18		\$1,380.73
12/07/2020	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 712417	\$51.79		\$1,328.94
12/07/2020	XX1767 POS PURCHASE LUFTHANSA 2201 NEW YORK NY 00000000 040015	\$50.00		\$1,278.94
12/07/2020	XX1767 POS PURCHASE LUFTHANSA 2201 NEW YORK NY 00000000 040014	\$50.00		\$1,228.94
12/07/2020	XX1767 POS PURCHASE AGENT FEE 8900 ALPINE TVL & TX 45514722 031938	\$30.00		\$1,198.94
12/07/2020	XX1767 POS PURCHASE TURTLE BAY DRY C NEW YORK NY 00000000 065103	\$15.00		\$1,183.94
12/07/2020	XX1767 POS PURCHASE CVS/PHARMACY #10 NEW	\$8.67		\$1,175.27





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
	YORK NY 00000000 012457			
12/07/2020	XX1767 POS PURCHASE SHOPSMARTER.COM 800-2556355 CT 00000007 056383	\$1.97		\$1,173.30
12/08/2020	XX1767 POS PURCHASE SP * FORYOUPAGED MISSISSAUGA ON Z0NVZBMG 080712	\$66.30		\$1,107.00
12/08/2020	XX1767 POS PURCHASE SP * FORYOUPAGED MISSISSAUGA ON Z0NVZBMG 074819	\$60.90		\$1,046.10
12/08/2020	XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 5 006515	\$59.67		\$986.43
12/08/2020	XX1767 POS PURCHASE VIT* VITAMIN SHOP 800-223-1216 NJ 00000000 033708	\$57.98		\$928.45
12/08/2020	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 961187	\$30.90		\$897.55
12/08/2020	VISA ISA Fee SP * FORYOUPAGED MISSISSAUGA ON Z0NVZBMG 080712	\$0.66		\$896.89
12/08/2020	VISA ISA Fee SP * FORYOUPAGED MISSISSAUGA ON Z0NVZBMG 074819	\$0.61		\$896.28
12/09/2020	XX1767 POS PURCHASE JOSABANK CLOTHIE 800-851-6744 MD 1 014220	\$83.60		\$812.68
12/09/2020	XX1767 POS PURCHASE STAPLES DIRECT 800-3333330 MA 00000000 088768	\$68.58		\$744.10
12/09/2020	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 121639	\$35.51		\$708.59
12/09/2020	XX1767 POS PURCHASE MACYS .COM 800-289-6229 OH 09801386 001386	\$34.84		\$673.75
12/10/2020	XX1767 POS PURCHASE DECKERS* TEVA FOO 800-367-8382 CA 00000000 007341	\$174.99		\$498.76
12/10/2020	XX1767 POS PURCHASE TURTLE BAY DRY C NEW YORK NY 00000000 005388	\$39.00		\$459.76
12/11/2020	XX1486 POS DDA RETURN STARLINK HONG KONG HK 00000000 025946		\$59.99	\$519.75
12/11/2020	XX1767 POS PURCHASE VERIZON WRL MY A 800-9220204 CA 36707878 098145	\$243.00		\$276.75
12/14/2020	XX1767 POS PURCHASE ACCO Brands Dire 800-5655396 IL 00000007 050412	\$41.96		\$234.79
12/14/2020	XX1767 POS PURCHASE SHOPSMARTER.COM 800-2556355 CT 00000007 056086	\$9.97		\$224.82
12/16/2020	XX1767 POS PURCHASE WEILL CORNELL PO 212-590-5152 NY 00000000 065402	\$11.79		\$213.03
12/18/2020	XX1767 POS PURCHASE GOOGLE * Google S Mountain View CA 64923881 1217081	\$29.99		\$183.04
12/18/2020	XX1767 POS PURCHASE TAXI SVC LONG IS LONG ISLAND C NY 00358682 082607	\$11.76		\$171.28
12/18/2020	XX1767 POS PURCHASE TAXI SVC LONG IS LONG ISLAND C NY 00375926 026335	\$11.76		\$159.52
12/21/2020	Incoming Wire 44466586 NHAT M NGUYEN#MAI-HUE TRAN		\$25,000.00	\$25,159.52
12/21/2020	Incoming Wire Fee 44466586	\$15.00		\$25,144.52
12/22/2020	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 013829	\$90.92		\$25,053.60
12/22/2020	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 035057	\$51.36		\$25,002.24
12/23/2020	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 035640	\$94.54		\$24,907.70
12/23/2020	XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 5 055242	\$88.56		\$24,819.14
12/23/2020	XX1767 POS PURCHASE BASICSON84_3 NEW YORK CITY NY 75428338 094744	\$10.88		\$24,808.26
12/23/2020	XX1767 DDA WITHDRAWAL NAMA, KVATERNIKOV T	\$403.65		\$24,404.61

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
	ZAGREB HR PBZA0780 726543			
12/23/2020	VISA ISA Fee NAMA, KVATERNIKOV T ZAGREB HR PBZA0780 726543	\$4.08		\$24,400.53
12/24/2020	XX1767 POS PURCHASE Senses of Austri Flughafen Wie AT AH121704 049166	\$8.54		\$24,391.99
12/24/2020	VISA ISA Fee Senses of Austri Flughafen Wie AT AH121704 049166	\$0.09		\$24,391.90
12/28/2020	XX1767 RECUR POS DNH* GODADDY.COM 480-5058855 AZ 29283001 098130	\$138.81		\$24,253.09
12/28/2020	XX1767 POS PURCHASE KONZUM P-0222 ZAGREB HR KZ022211 066000	\$133.91		\$24,119.18
12/28/2020	XX1767 POS PURCHASE SHE* SHEPLERS INC 800-833-7007 CA 00000000 025228	\$89.97		\$24,029.21
12/28/2020	XX1767 POS PURCHASE BRAINPICKINGS.OR 2034417585 NY 00000000 018129	\$18.00		\$24,011.21
12/28/2020	VISA ISA Fee KONZUM P-0222 ZAGREB HR KZ022211 066000	\$1.34		\$24,009.87
12/29/2020	XX1767 POS PURCHASE VERIZON* ONETIMEP VERIZON.COM FL 00000000 083027	\$428.60		\$23,581.27
12/29/2020	XX1767 POS PURCHASE PET NETWORK ZAGREB HR RB030152 070166	\$46.12		\$23,535.15
12/29/2020	VISA ISA Fee PET NETWORK ZAGREB HR RB030152 070166	\$0.46		\$23,534.69
12/30/2020	XX1767 POS PURCHASE UNITED CORP SERV 914-949-9188 NY 51017181 017181	\$284.00		\$23,250.69
12/30/2020	XX1767 DDA WITHDRAWAL UL GRADA VUKOVARA 2 ZAGREB HR 12087 123231	\$350.96		\$22,899.73
12/30/2020	VISA ISA Fee UL GRADA VUKOVARA 2 ZAGREB HR 12087 123231	\$3.55		\$22,896.18
12/31/2020	XX1767 POS PURCHASE VRUTAK DOO ZAGREB HR 50039018 031000	\$180.63		\$22,715.55
12/31/2020	XX1767 POS PURCHASE KONZUM P-0222 ZAGREB HR KZ022212 037000	\$72.39		\$22,643.16
12/31/2020	VISA ISA Fee VRUTAK DOO ZAGREB HR 50039018 031000	\$1.81		\$22,641.35
12/31/2020	VISA ISA Fee KONZUM P-0222 ZAGREB HR KZ022212 037000	\$0.72		\$22,640.63
12/31/2020	SERVICE CHARGE	\$18.50		\$22,622.13
12/31/2020	Ending Balance			\$22,622.13

Daily Balances

Date	Amount	Date	Amount	Date	Amount
12/03/2020	\$3,084.38	12/11/2020	\$276.75	12/23/2020	\$24,400.53
12/04/2020	\$2,986.48	12/14/2020	\$224.82	12/24/2020	\$24,391.90
12/07/2020	\$1,173.30	12/16/2020	\$213.03	12/28/2020	\$24,009.87
12/08/2020	\$896.28	12/18/2020	\$159.52	12/29/2020	\$23,534.69
12/09/2020	\$673.75	12/21/2020	\$25,144.52	12/30/2020	\$22,896.18
12/10/2020	\$459.76	12/22/2020	\$25,002.24	12/31/2020	\$22,622.13

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

**CLASSIC BUSINESS CHECKING-2060** (continued)**Service Charge Summary**

Description	Amount
TOTAL CHARGE FOR TOTAL ITEMS:	\$18.50
Total Service Charge	\$18.50



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Statement Ending 01/29/2021

Page 1 of 4

4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Managing Your Accounts

	Officer Name	Steve LaFredo
	Office Number	212-266-9200
	Banking Hours	Mon - Fri 8:30am - 4:30pm EST
	Online Banking	www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$16,838.59

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
01/01/2021	Beginning Balance	\$22,622.13	Average Available Balance	\$20,057.70
	0 Credit(s) This Period	\$0.00		
	58 Debit(s) This Period	\$5,783.54		
01/29/2021	Ending Balance	\$16,838.59		
	Service Charges	\$16.00		

Account Activity

Post Date	Description	Debits	Credits	Balance
01/01/2021	Beginning Balance			\$22,622.13
01/08/2021	XX1767 RECUR POS VERIZONWRLSS* RTC 800-922-0204 FL 00000000 034904	\$301.10		\$22,321.03
01/11/2021	XX1767 POS PURCHASE KONZUM P-0222 ZAGREB HR KZ022211 056000	\$104.01		\$22,217.02
01/11/2021	XX1767 POS PURCHASE NYC BAR 2123826663 NY 00000000 057355	\$98.75		\$22,118.27
01/11/2021	VISA ISA Fee KONZUM P-0222 ZAGREB HR KZ022211 056000	\$1.04		\$22,117.23
01/11/2021	XX1767 DDA WITHDRAWAL UL GRADA VUKOVARA 2 ZAGREB HR 12087 176451	\$524.37		\$21,592.86
01/11/2021	VISA ISA Fee UL GRADA VUKOVARA 2 ZAGREB HR 12087 176451	\$5.28		\$21,587.58
01/12/2021	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 091606	\$94.42		\$21,493.16
01/12/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 996761	\$64.41		\$21,428.75
01/12/2021	XX1767 POS PURCHASE PBZTINA ZAGREB HR 73110556 047837	\$48.16		\$21,380.59
01/12/2021	XX1767 POS PURCHASE ADFS VELIKA GORIC HR 50052556 080000	\$28.26		\$21,352.33
01/12/2021	XX1767 RECUR POS SHOPSMARTER.COM 800-2556355 CT 00001000 014284	\$9.97		\$21,342.36
01/12/2021	XX1767 POS PURCHASE CAFFE NERO DEPAR VELIKA	\$9.67		\$21,332.69





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**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
	GORIC HR 72107655 044000			
01/12/2021	XX1767 POS PURCHASE SELECTA Fraport Frankfurt DE 51502168 084339	\$3.67		\$21,329.02
01/12/2021	XX1767 POS PURCHASE SELECTA Fraport Frankfurt DE 51502168 084338	\$3.67		\$21,325.35
01/12/2021	VISA ISA Fee PBZTINA ZAGREB HR 73110556 047837	\$0.48		\$21,324.87
01/12/2021	VISA ISA Fee ADFS VELIKA GORIC HR 50052556 080000	\$0.28		\$21,324.59
01/12/2021	VISA ISA Fee CAFFE NERO DEPAR VELIKA GORIC HR 72107655 044000	\$0.10		\$21,324.49
01/12/2021	VISA ISA Fee SELECTA Fraport Frankfurt DE 51502168 084339	\$0.04		\$21,324.45
01/12/2021	VISA ISA Fee SELECTA Fraport Frankfurt DE 51502168 084338	\$0.04		\$21,324.41
01/13/2021	XX1767 POS PURCHASE AMISH MARKET 212-3701761 NY 76158771 004154	\$39.84		\$21,284.57
01/14/2021	XX1767 POS PURCHASE EMPIRE BLUE MED 844-395-1026 IN 00000000 041892	\$1,153.32		\$20,131.25
01/15/2021	XX1767 POS PURCHASE NEW YORK PRESBYT 866-252-0101 NY 00000000 056996	\$177.50		\$19,953.75
01/15/2021	XX1767 POS PURCHASE WEILL CORNELL PO NEW YORK NY 00000000 021521	\$153.29		\$19,800.46
01/15/2021	XX1767 POS PURCHASE WCINYP-WCC 214-7466000 NY 77262359 060086	\$53.01		\$19,747.45
01/15/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 250486	\$37.41		\$19,710.04
01/15/2021	XX1767 POS PURCHASE SP * TIKTOCSHOP HTTPSTIKTOCSH GA 4DCIRQ8Q 050268	\$26.78		\$19,683.26
01/19/2021	XX1767 POS DDA W/D U.N. OPTICAL LLC NEW YORK NY 00000808 101812000040	\$762.00		\$18,921.26
01/19/2021	XX1767 POS PURCHASE GLORIA WAN HAIR NEW YORK NY 00000000 085257	\$100.00		\$18,821.26
01/19/2021	XX1767 POS PURCHASE TST* NERAI NEW YORK NY 48942665 042665	\$86.93		\$18,734.33
01/19/2021	XX1767 POS PURCHASE STAPLES DIRECT 800-3333330 MA 00000000 028192	\$81.65		\$18,652.68
01/19/2021	XX1767 POS PURCHASE THE TIKVAH FUND WWW.TIKVAHFUN NY 2TBS5NCO 032789	\$50.00		\$18,602.68
01/19/2021	XX1767 POS PURCHASE SCOTT WEISSMAN M NEW YORK NY 00000000 008358	\$50.00		\$18,552.68
01/19/2021	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 055647	\$38.27		\$18,514.41
01/19/2021	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 089475	\$37.96		\$18,476.45
01/19/2021	XX1767 POS DDA W/D AMAZON.COM* JS57F SEATTLE WA 00000101 65ZXJHBUF5M3	\$33.73		\$18,442.72
01/19/2021	XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 126001	\$24.10		\$18,418.62
01/19/2021	XX1767 POS PURCHASE TAXI SVC LONG IS ASTORIA NY 00094352 020866	\$9.36		\$18,409.26
01/20/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 077486	\$99.89		\$18,309.37
01/20/2021	XX1767 POS PURCHASE LITTLE THAI KITC 212-6445353 NY 70000000 030014	\$43.11		\$18,266.26
01/20/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 676206	\$33.55		\$18,232.71
01/20/2021	XX1767 POS PURCHASE MTA* MNR ETIX TIC 877-690-5116 NY 00000000 073279	\$13.50		\$18,219.21
01/22/2021	XX1767 POS PURCHASE JOSABANK CLOTHIE 800-851-6744 MD 1 074781	\$372.54		\$17,846.67

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
01/22/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 859283	\$73.96		\$17,772.71
01/22/2021	XX1767 POS PURCHASE VIT* VITAMIN SHOP 800-223-1216 NJ 00000000 096560	\$73.92		\$17,698.79
01/25/2021	XX1767 POS PURCHASE JOSABANK CLOTHIE 800-851-6744 MD 1 070553	\$57.00		\$17,641.79
01/25/2021	XX1767 POS PURCHASE LITTLE THAI KITC NEW YORK NY 70000000 080013	\$47.83		\$17,593.96
01/25/2021	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 046849	\$40.94		\$17,553.02
01/25/2021	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 006578	\$35.52		\$17,517.50
01/25/2021	XX1767 POS PURCHASE TAXI SVC LONG IS ASTORIA NY 00094352 020813	\$11.76		\$17,505.74
01/25/2021	XX1767 DDA WITHDRAWAL 757 3 RD AVE MANHATTAN NY VC080654 001448	\$100.00		\$17,405.74
01/26/2021	XX1767 POS PURCHASE HAPPYPURIMCOM 201-4778746 NJ 90267724 015000	\$150.00		\$17,255.74
01/26/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 191781	\$41.45		\$17,214.29
01/27/2021	XX1767 POS PURCHASE JOSABANK CLOTHIE 800-851-6744 MD 1 085199	\$89.00		\$17,125.29
01/27/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 054460	\$62.93		\$17,062.36
01/27/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 361757	\$41.04		\$17,021.32
01/28/2021	XX1767 POS PURCHASE JOSABANK CLOTHIE 800-851-6744 MD 1 093557	\$154.97		\$16,866.35
01/28/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 008880	\$11.76		\$16,854.59
01/29/2021	SERVICE CHARGE	\$16.00		\$16,838.59
01/29/2021	Ending Balance			\$16,838.59

Daily Balances

Date	Amount	Date	Amount	Date	Amount
01/08/2021	\$22,321.03	01/15/2021	\$19,683.26	01/26/2021	\$17,214.29
01/11/2021	\$21,587.58	01/19/2021	\$18,409.26	01/27/2021	\$17,021.32
01/12/2021	\$21,324.41	01/20/2021	\$18,219.21	01/28/2021	\$16,854.59
01/13/2021	\$21,284.57	01/22/2021	\$17,698.79	01/29/2021	\$16,838.59
01/14/2021	\$20,131.25	01/25/2021	\$17,405.74		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date	Previous year-to-date
Total Overdraft Fees	\$0.00	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR TOTAL ITEMS:	\$16.00
Total Service Charge	\$16.00



Statement Ending 02/26/2021

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4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Managing Your Accounts



Officer Name Steve LaFredo



Office Number 212-266-9200



Banking Hours Mon - Fri
8:30am - 4:30pm EST



Online Banking www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$11,461.39

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
01/30/2021	Beginning Balance	\$16,838.59	Average Available Balance	\$14,279.19
	0 Credit(s) This Period	\$0.00		
	62 Debit(s) This Period	\$5,377.20		
02/26/2021	Ending Balance	\$11,461.39		
	Service Charges	\$18.00		

Account Activity

Post Date	Description	Debits	Credits	Balance
01/30/2021	Beginning Balance			\$16,838.59
02/01/2021	XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 4 054111	\$133.09		\$16,705.50
02/01/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 617862	\$57.83		\$16,647.67
02/01/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 706543	\$55.92		\$16,591.75
02/01/2021	XX1767 POS PURCHASE TURTLE BAY DRY C NEW YORK NY 00000000 087126	\$48.00		\$16,543.75
02/01/2021	XX1767 POS PURCHASE TURTLE BAY LIQUO NEW YORK NY 02049319 002273	\$17.45		\$16,526.30
02/01/2021	XX1767 DDA WITHDRAWAL 757 3 RD AVE MANHATTAN NY VC080654 001587	\$80.00		\$16,446.30
02/02/2021	XX1767 POS PURCHASE SEAMLESSSAHARASTU SEAMLESS.COM NY 00000000 051048	\$54.00		\$16,392.30
02/02/2021	XX1767 POS PURCHASE SKYPE.COM/GO/BIL Luxembourg LU 00000000 085585	\$25.00		\$16,367.30
02/02/2021	VISA ISA Fee SKYPE.COM/GO/BIL Luxembourg LU 00000000 085585	\$0.25		\$16,367.05
02/03/2021	XX1767 RECUR POS VZWLSS* BILL PAY 800-9220204 CA 36711802 085665	\$322.05		\$16,045.00
02/03/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 054881	\$99.89		\$15,945.11
02/03/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY	\$7.27		\$15,937.84





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
	99999999 900213			
02/04/2021	XX1767 POS PURCHASE DOCUSIGN 866-219-4318 WA 0001 033475	\$104.52		\$15,833.32
02/04/2021	XX1767 POS PURCHASE MOSAIC, JEWISH T HTTPSMOSAICMA NY 00000000 064705	\$30.00		\$15,803.32
02/04/2021	XX1767 POS DDA W/D REMI FLOWER & CO NEW YORK NY 02288871 103533001179	\$4.36		\$15,798.96
02/05/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 054783	\$60.41		\$15,738.55
02/05/2021	XX1767 POS PURCHASE SEAMLSSLOSTACOSN SEAMLESS.COM NY 00000000 098016	\$25.00		\$15,713.55
02/05/2021	XX1767 DDA WITHDRAWAL 711 Third Avenue New York NY N677 389417	\$100.00		\$15,613.55
02/08/2021	XX1767 RECUR POS VZWLSS* BILL PAY 800-922-0204 FL 00000000 000094	\$311.48		\$15,302.07
02/08/2021	XX1767 POS PURCHASE DECKERS* TEVA FOO 800-367-8382 CA 00000000 080231	\$89.99		\$15,212.08
02/08/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 242616	\$49.08		\$15,163.00
02/08/2021	XX1767 POS PURCHASE GROUPON INC GROUPON.COM IL 00000000 029526	\$29.98		\$15,133.02
02/08/2021	XX1767 POS DDA W/D TURTLE BAY LIQUO NEW YORK NY 94488824 003136	\$19.63		\$15,113.39
02/08/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 817177	\$15.00		\$15,098.39
02/10/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 023321	\$62.93		\$15,035.46
02/10/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 491962	\$61.05		\$14,974.41
02/11/2021	XX1767 POS PURCHASE SOUVLAKI G* SOUV STRIPE.COM NY 00000000 015521	\$35.15		\$14,939.26
02/11/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 576352	\$31.12		\$14,908.14
02/11/2021	XX1767 POS PURCHASE FACTOR75.COM HTTPSWWW.FACT IL 00000000 071760	\$30.00		\$14,878.14
02/11/2021	XX1767 RECUR POS SHOPSMARTER.COM 800-2556355 CT 00001000 019505	\$9.97		\$14,868.17
02/12/2021	XX1767 POS DDA W/D REMI FLOWER & CO NEW YORK NY 02288871 104328002668	\$10.45		\$14,857.72
02/12/2021	XX1767 POS PURCHASE MIDTOWN HARDWARE NEW YORK NY 03063764 000006	\$7.61		\$14,850.11
02/16/2021	XX1767 RECUR POS VERIZON* ONETIMEP VERIZON.COM FL 00000000 029264	\$458.68		\$14,391.43
02/16/2021	XX1767 POS PURCHASE UNITE FOR SIGHT STRIPE.COM CT 00000000 080024	\$205.00		\$14,186.43
02/16/2021	XX1767 POS PURCHASE SILVER BIOTICS 801-7561000 UT 71004114 033567	\$57.95		\$14,128.48
02/16/2021	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 077593	\$40.41		\$14,088.07
02/16/2021	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 091345	\$36.25		\$14,051.82
02/16/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 824120	\$27.41		\$14,024.41
02/16/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 000387	\$27.29		\$13,997.12
02/16/2021	XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 5 051804	\$23.94		\$13,973.18
02/16/2021	XX1767 POS PURCHASE WEILL CORNELL PO NEW YORK NY 00000000 012339	\$20.00		\$13,953.18

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
02/16/2021	XX1767 POS PURCHASE MIDTOWN HARDWARE NEW YORK NY 03063764 000039	\$11.97		\$13,941.21
02/16/2021	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 010484	\$7.37		\$13,933.84
02/17/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 058977	\$62.93		\$13,870.91
02/17/2021	XX1767 POS PURCHASE STAPLES DIRECT 800-3333330 MA 00000000 056999	\$43.54		\$13,827.37
02/18/2021	XX1767 POS PURCHASE RMG* REGUS 972-340-2021 TX 00000000 027945	\$995.00		\$12,832.37
02/18/2021	XX1767 POS PURCHASE RMG* REGUS 972-340-2021 TX 00000000 027942	\$370.00		\$12,462.37
02/18/2021	XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 363937	\$40.97		\$12,421.40
02/18/2021	XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL 00000000 084247	\$30.00		\$12,391.40
02/18/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 182219	\$20.88		\$12,370.52
02/19/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 638981	\$94.55		\$12,275.97
02/19/2021	XX1767 POS PURCHASE SP * GRIP6 BELTS GRIP6.MYSHOPI UT 00000000 095964	\$70.00		\$12,205.97
02/22/2021	XX1767 POS PURCHASE CHATEAU 49 917-2616022 NY 79330133 020186	\$44.01		\$12,161.96
02/22/2021	XX1767 POS PURCHASE SQ * EMACK & BOLI NEW YORK NY 00000000 064075	\$8.35		\$12,153.61
02/23/2021	XX1767 POS PURCHASE ACARIAHEALTH PHA 407-9035201 FL 41498999 051597	\$396.45		\$11,757.16
02/23/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 092166	\$12.36		\$11,744.80
02/24/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 746045	\$97.03		\$11,647.77
02/24/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 709674	\$31.23		\$11,616.54
02/25/2021	XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL 00000000 033318	\$30.00		\$11,586.54
02/25/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 797559	\$20.84		\$11,565.70
02/26/2021	XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 5 051810	\$86.31		\$11,479.39
02/26/2021	SERVICE CHARGE	\$18.00		\$11,461.39
02/26/2021	Ending Balance			\$11,461.39

Daily Balances

Date	Amount	Date	Amount	Date	Amount
02/01/2021	\$16,446.30	02/10/2021	\$14,974.41	02/19/2021	\$12,205.97
02/02/2021	\$16,367.05	02/11/2021	\$14,868.17	02/22/2021	\$12,153.61
02/03/2021	\$15,937.84	02/12/2021	\$14,850.11	02/23/2021	\$11,744.80
02/04/2021	\$15,798.96	02/16/2021	\$13,933.84	02/24/2021	\$11,616.54
02/05/2021	\$15,613.55	02/17/2021	\$13,827.37	02/25/2021	\$11,565.70
02/08/2021	\$15,098.39	02/18/2021	\$12,370.52	02/26/2021	\$11,461.39


CLASSIC BUSINESS CHECKING-2060 (continued)
Overdraft and Returned Item Fees

	Total for this period	Total year-to-date	Previous year-to-date
Total Overdraft Fees	\$0.00	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR TOTAL ITEMS:	\$18.00
Total Service Charge	\$18.00



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Statement Ending 03/31/2021

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4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Managing Your Accounts

	Officer Name	Steve LaFredo
	Office Number	212-266-9200
	Banking Hours	Mon - Fri 8:30am - 4:30pm EST
	Online Banking	www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$6,209.08

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
02/27/2021	Beginning Balance	\$11,461.39	Average Available Balance	\$9,004.00
	0 Credit(s) This Period	\$0.00		
	74 Debit(s) This Period	\$5,252.31		
03/31/2021	Ending Balance	\$6,209.08		
	Service Charges	\$24.00		

Account Activity

Post Date	Description	Debits	Credits	Balance
02/27/2021	Beginning Balance			\$11,461.39
03/01/2021	XX1767 POS DDA W/D THE VITAMIN SHOP NEW YORK NY 101 185063	\$49.98		\$11,411.41
03/01/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 044544	\$28.84		\$11,382.57
03/01/2021	XX1767 RECUR POS DEMOCRACY W. BOR BERLIN DE HCO6O1BC 089566	\$19.00		\$11,363.57
03/01/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 757910	\$17.40		\$11,346.17
03/01/2021	VISA ISA Fee DEMOCRACY W. BOR BERLIN DE HCO6O1BC 089566	\$0.19		\$11,345.98
03/02/2021	XX1767 POS PURCHASE UNITED CORP SERV 914-949-9188 NY 54588022 088022	\$198.00		\$11,147.98
03/02/2021	XX1767 POS PURCHASE SEAMLSSBARKOGI SEAMLESS.COM NY 00000000 067404	\$56.00		\$11,091.98
03/03/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 310227	\$34.57		\$11,057.41
03/04/2021	XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL 00000000 010003	\$60.00		\$10,997.41
03/04/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 035114	\$52.43		\$10,944.98
03/05/2021	XX1767 RECUR POS GetVisionFocus.c Kaunas LT 00000000 002383	\$119.93		\$10,825.05
03/05/2021	VISA ISA Fee GetVisionFocus.c Kaunas LT 00000000	\$1.20		\$10,823.85





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The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

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Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
	002383			
03/08/2021	XX1767 POS PURCHASE SILVER BIOTICS 801-7561000 UT 71004114 034756	\$144.85		\$10,679.00
03/08/2021	XX1767 POS PURCHASE UBER EATS HELP.UBER.COM CA 00000000 022388	\$42.65		\$10,636.35
03/08/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010006 633447	\$23.33		\$10,613.02
03/08/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 751680	\$18.13		\$10,594.89
03/08/2021	XX1767 POS PURCHASE UBER EATS HELP.UBER.COM CA 00000000 026144	\$11.53		\$10,583.36
03/08/2021	XX1767 POS PURCHASE CURB SVC ASTORIA ASTORIA NY 07192431 094622	\$10.56		\$10,572.80
03/08/2021	XX1767 POS DDA W/D TURTLE BAY LIQUO NEW YORK NY 94488824 006826	\$9.84		\$10,562.96
03/09/2021	XX1767 POS PURCHASE GIZMOSTUDIO84492 844-9220275 QC 76307771 001312	\$11.50		\$10,551.46
03/09/2021	VISA ISA Fee GIZMOSTUDIO84492 844-9220275 QC 76307771 001312	\$0.12		\$10,551.34
03/10/2021	XX1767 POS PURCHASE UNITED 0167 800-932-2732 TX 00000000 037786	\$1,505.55		\$9,045.79
03/10/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 015402	\$62.93		\$8,982.86
03/10/2021	XX1767 POS PURCHASE LUFTHANSA 2201 NEW YORK NY 00000000 019045	\$50.00		\$8,932.86
03/10/2021	XX1767 POS PURCHASE AGENT FEE 8900 ALPINE TVL & TX 45514722 059421	\$30.00		\$8,902.86
03/11/2021	XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL 00000000 042783	\$60.00		\$8,842.86
03/11/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 007368	\$29.34		\$8,813.52
03/11/2021	XX1767 POS PURCHASE FPMSUPPORT.COM 833-7931659 WI 00010002 032922	\$1.95		\$8,811.57
03/12/2021	XX1767 RECUR POS FPMSUPPORT.COM 833-7931659 WI 00010002 056449	\$49.95		\$8,761.62
03/15/2021	XX1767 POS PURCHASE SUKHUMVIT 51 INC NEW YORK NY 00000000 089798	\$62.44		\$8,699.18
03/15/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 338790	\$21.53		\$8,677.65
03/15/2021	XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 052110	\$11.16		\$8,666.49
03/15/2021	XX1767 RECUR POS SHOPSMARTER.COM 800-2556355 CT 00001000 063134	\$9.97		\$8,656.52
03/15/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 619970	\$6.00		\$8,650.52
03/17/2021	XX1767 POS PURCHASE WNYC/WQXR/NJPR/N 646-8294000 NY 72941746 010900	\$101.00		\$8,549.52
03/17/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 015035	\$62.93		\$8,486.59
03/18/2021	XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL 00000000 069982	\$60.00		\$8,426.59
03/18/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 602419	\$23.89		\$8,402.70
03/22/2021	XX1767 POS PURCHASE BETTER WORLD FUN 202-8879040 DC 74821934 040001	\$100.00		\$8,302.70
03/22/2021	XX1767 POS PURCHASE GLORIA WAN HAIR NEW YORK NY 00000000 020561	\$100.00		\$8,202.70
03/22/2021	XX1767 POS PURCHASE FRESH GINGER NEW YORK NY 00011002 058655	\$48.73		\$8,153.97


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
03/22/2021	XX1767 POS PURCHASE SQ * GRAY - MORTO New York NY 00000000 091579	\$47.95		\$8,106.02
03/22/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 955755	\$20.93		\$8,085.09
03/22/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 730746	\$12.54		\$8,072.55
03/22/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 079619	\$9.36		\$8,063.19
03/22/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 848027	\$9.15		\$8,054.04
03/23/2021	XX1767 RECUR POS GIZMOSTUDIO84492 844-9220275 QC 76307771 051709	\$99.95		\$7,954.09
03/23/2021	XX1767 POS PURCHASE BARNACHO NEW YORK NY 59246469 046469	\$52.14		\$7,901.95
03/23/2021	XX1767 POS DDA W/D AMAZON.COM* F843T SEATTLE WA 00000101 4K3HWMT28RFQ	\$42.46		\$7,859.49
03/23/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 113175	\$31.19		\$7,828.30
03/23/2021	XX1767 POS DDA W/D AMAZON.COM* 0D225 SEATTLE WA 00000101 3UBGK2XEEMH6	\$23.94		\$7,804.36
03/23/2021	XX1767 POS PURCHASE TURTLE BAY DRY C NEW YORK NY 00000000 019522	\$15.00		\$7,789.36
03/23/2021	XX1767 POS PURCHASE CURB SVC NEW YOR NEW YORK NY 07192431 042453	\$12.36		\$7,777.00
03/23/2021	VISA ISA Fee GIZMOSTUDIO84492 844-9220275 QC 76307771 051709	\$1.00		\$7,776.00
03/24/2021	XX1767 POS PURCHASE VERIZON - 2ND AV NEW YORK NY 00000000 091557	\$403.75		\$7,372.25
03/25/2021	XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL 00000000 047766	\$60.00		\$7,312.25
03/29/2021	XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 5 000966	\$66.24		\$7,246.01
03/29/2021	XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 036964	\$24.80		\$7,221.21
03/29/2021	XX1767 POS PURCHASE CURB SVC THE BRO THE BRONX NY 07192431 092833	\$22.56		\$7,198.65
03/29/2021	XX1767 POS PURCHASE 45 DELI NEW YORK NY 77234394 030001	\$20.38		\$7,178.27
03/29/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 714521	\$15.48		\$7,162.79
03/29/2021	XX1767 POS PURCHASE CVS/PHARMACY #10 NEW YORK NY 00000000 097019	\$6.00		\$7,156.79
03/30/2021	XX1767 RECUR POS VZWRLSS* BILL PAY 800-9220204 CA 36711802 054943	\$163.65		\$6,993.14
03/30/2021	XX1767 POS PURCHASE GOFITNESSAPP 866-202-1077 NC 00000000 074931	\$19.99		\$6,973.15
03/30/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 073675	\$11.76		\$6,961.39
03/30/2021	XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 072587	\$11.16		\$6,950.23
03/30/2021	XX1767 POS PURCHASE CVS/PHARMACY #10 NEW YORK NY 00000000 023626	\$6.00		\$6,944.23
03/31/2021	XX1767 POS PURCHASE UBER TRIP HELP.U 800-5928996 CA 00000000 084585	\$92.16		\$6,852.07
03/31/2021	XX1767 POS DDA W/D DUTY FREE 5013 NEWARK NJ 04095334 883356	\$85.00		\$6,767.07
03/31/2021	XX1767 POS DDA W/D HBOOKSELLER ST91 ELIZABETH NJ 25754502 971595	\$18.13		\$6,748.94
03/31/2021	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 072470	\$8.27		\$6,740.67


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
03/31/2021	XX1767 DDA WITHDRAWAL UL GRADA VUKOVARA 2 ZAGREB HR 12087 018972	\$502.53		\$6,238.14
03/31/2021	VISA ISA Fee UL GRADA VUKOVARA 2 ZAGREB HR 12087 018972	\$5.06		\$6,233.08
03/31/2021	SERVICE CHARGE	\$24.00		\$6,209.08
03/31/2021	Ending Balance			\$6,209.08

Daily Balances

Date	Amount	Date	Amount	Date	Amount
03/01/2021	\$11,345.98	03/10/2021	\$8,902.86	03/23/2021	\$7,776.00
03/02/2021	\$11,091.98	03/11/2021	\$8,811.57	03/24/2021	\$7,372.25
03/03/2021	\$11,057.41	03/12/2021	\$8,761.62	03/25/2021	\$7,312.25
03/04/2021	\$10,944.98	03/15/2021	\$8,650.52	03/29/2021	\$7,156.79
03/05/2021	\$10,823.85	03/17/2021	\$8,486.59	03/30/2021	\$6,944.23
03/08/2021	\$10,562.96	03/18/2021	\$8,402.70	03/31/2021	\$6,209.08
03/09/2021	\$10,551.34	03/22/2021	\$8,054.04		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR TOTAL ITEMS:	\$24.00
Total Service Charge	\$24.00



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Statement Ending 04/30/2021

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4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Managing Your Accounts

	Officer Name	Steve LaFredo
	Office Number	212-266-9200
	Banking Hours	Mon - Fri 8:30am - 4:30pm EST
	Online Banking	www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$8,220.60

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
04/01/2021	Beginning Balance	\$6,209.08	Average Available Balance	\$7,697.34
	2 Credit(s) This Period	\$8,062.93		
	96 Debit(s) This Period	\$6,051.41		
04/30/2021	Ending Balance	\$8,220.60		
	Service Charges	\$36.00		

Account Activity

Post Date	Description	Debits	Credits	Balance
04/01/2021	Beginning Balance			\$6,209.08
04/01/2021	XX1767 POS PURCHASE KONZUM P-0222 ZAGREB HR KZ022205 039000	\$106.05		\$6,103.03
04/01/2021	XX1767 POS PURCHASE Shop 4722/ West Schiphol Airp NL 31465819 046137	\$73.60		\$6,029.43
04/01/2021	XX1767 POS PURCHASE HMS Host Interna Amsterdam NL 75266922 021872	\$18.08		\$6,011.35
04/01/2021	VISA ISA Fee KONZUM P-0222 ZAGREB HR KZ022205 039000	\$1.06		\$6,010.29
04/01/2021	VISA ISA Fee Shop 4722/ West Schiphol Airp NL 31465819 046137	\$0.74		\$6,009.55
04/01/2021	VISA ISA Fee HMS Host Interna Amsterdam NL 75266922 021872	\$0.18		\$6,009.37
04/05/2021	XX1767 POS PURCHASE RMG* REGUS 972-340-2021 TX 00000000 037245	\$640.00		\$5,369.37
04/05/2021	XX1767 POS PURCHASE ART RASVJETA ZAGREB HR 50028060 096000	\$94.77		\$5,274.60
04/05/2021	XX1767 POS PURCHASE VRUTAK DOO ZAGREB HR 50039020 085000	\$92.17		\$5,182.43
04/05/2021	XX1767 POS PURCHASE PBZTINA GRADNA HR 73110567 045752	\$52.02		\$5,130.41
04/05/2021	VISA ISA Fee ART RASVJETA ZAGREB HR 50028060 096000	\$0.95		\$5,129.46
04/05/2021	VISA ISA Fee VRUTAK DOO ZAGREB HR 50039020	\$0.92		\$5,128.54





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
	085000			
04/05/2021	VISA ISA Fee PBZTINA GRADNA HR 73110567 045752	\$0.52		\$5,128.02
04/06/2021	XX1767 POS PURCHASE NYC BAR 212-382-6663 NY 00000000 042555	\$98.75		\$5,029.27
04/09/2021	XX1767 POS PURCHASE NZZJZ DR A.STAMP ZAGREB HR V0102266 078202	\$98.26		\$4,931.01
04/09/2021	VISA ISA Fee NZZJZ DR A.STAMP ZAGREB HR V0102266 078202	\$0.98		\$4,930.03
04/12/2021	XX1767 RECUR POS B2B Prime* WG4686 Amzn.com/bill WA 00000000 079887	\$194.89		\$4,735.14
04/12/2021	XX1767 POS PURCHASE WEILL CORNELL PO NEW YORK NY 00000000 064823	\$152.03		\$4,583.11
04/12/2021	XX1767 RECUR POS GEEK 24X7 YEARLY RICHFIELD MN 902 002884	\$76.21		\$4,506.90
04/12/2021	XX1767 RECUR POS FPMSUPPORT.COM 833-7931659 WI 00010002 092926	\$49.95		\$4,456.95
04/12/2021	XX1767 POS PURCHASE PET NETWORK ZAGREB HR RB009287 090530	\$41.05		\$4,415.90
04/12/2021	XX1767 POS PURCHASE KONZUM P-0222 ZAGREB HR KZ022213 008000	\$40.76		\$4,375.14
04/12/2021	XX1767 POS PURCHASE PBZ7DMP22 ZAGREB HR PDM00301 072501	\$33.30		\$4,341.84
04/12/2021	XX1767 RECUR POS WEBROOT YEARLY P RICHFIELD MN 902 002911	\$32.65		\$4,309.19
04/12/2021	XX1767 RECUR POS SHOPSMARTER.COM 800-2556355 CT 00001000 027713	\$9.97		\$4,299.22
04/12/2021	VISA ISA Fee PET NETWORK ZAGREB HR RB009287 090530	\$0.41		\$4,298.81
04/12/2021	VISA ISA Fee KONZUM P-0222 ZAGREB HR KZ022213 008000	\$0.41		\$4,298.40
04/12/2021	VISA ISA Fee PBZ7DMP22 ZAGREB HR PDM00301 072501	\$0.33		\$4,298.07
04/12/2021	XX1767 DDA WITHDRAWAL SUBICEVA 40A ZAGREB HR 10628 072986	\$338.96		\$3,959.11
04/12/2021	VISA ISA Fee SUBICEVA 40A ZAGREB HR 10628 072986	\$3.43		\$3,955.68
04/13/2021	XX1767 POS PURCHASE POLIKLINIKA PODU ZAGREB HR E0139732 078202	\$118.08		\$3,837.60
04/13/2021	XX1767 POS PURCHASE JOUKHADAR LJEKAR ZAGREB HR 22815058 011202	\$20.10		\$3,817.50
04/13/2021	VISA ISA Fee POLIKLINIKA PODU ZAGREB HR E0139732 078202	\$1.18		\$3,816.32
04/13/2021	VISA ISA Fee JOUKHADAR LJEKAR ZAGREB HR 22815058 011202	\$0.20		\$3,816.12
04/14/2021	Checking Account Transfer from DDA 2292		\$8,000.00	\$11,816.12
04/14/2021	XX1767 RECUR POS MICROSOFT YEARLY RICHFIELD MN 902 002752	\$76.20		\$11,739.92
04/14/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 035246	\$62.93		\$11,676.99
04/14/2021	XX1767 POS PURCHASE REED EXHIBITIONS RICHMOND GB 00000000 080774	\$5.00		\$11,671.99
04/14/2021	VISA ISA Fee REED EXHIBITIONS RICHMOND GB 00000000 080774	\$0.05		\$11,671.94
04/14/2021	XX1767 DDA WITHDRAWAL MAKSIMIRSKA 86 ZAGREB HR 10737 008483	\$509.19		\$11,162.75
04/14/2021	VISA ISA Fee MAKSIMIRSKA 86 ZAGREB HR 10737 008483	\$5.13		\$11,157.62
04/16/2021	XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 5 079327	\$144.90		\$11,012.72
04/16/2021	XX1767 POS PURCHASE Rolling Luggage Frankfurt air DE	\$78.07		\$10,934.65

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
	31432254 053548			
04/16/2021	XX1767 POS PURCHASE SDA CROATIA ZAG4 ZRACNA LUKA HR 50100024 044000	\$71.18		\$10,863.47
04/16/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 113023	\$26.03		\$10,837.44
04/16/2021	XX1767 POS PURCHASE ADFS VELIKA GORIC HR 50052555 056000	\$18.90		\$10,818.54
04/16/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 803331	\$9.98		\$10,808.56
04/16/2021	XX1767 POS PURCHASE BREWMARK DEPARTU VELIKA GORIC HR 72107671 022000	\$9.97		\$10,798.59
04/16/2021	VISA ISA Fee Rolling Luggage Frankfurt air DE 31432254 053548	\$0.78		\$10,797.81
04/16/2021	VISA ISA Fee SDA CROATIA ZAG4 ZRACNA LUKA HR 50100024 044000	\$0.71		\$10,797.10
04/16/2021	VISA ISA Fee ADFS VELIKA GORIC HR 50052555 056000	\$0.19		\$10,796.91
04/16/2021	VISA ISA Fee BREWMARK DEPARTU VELIKA GORIC HR 72107671 022000	\$0.10		\$10,796.81
04/19/2021	XX1767 POS PURCHASE VERIZON - 2ND AV NEW YORK NY 00000000 045832	\$381.06		\$10,415.75
04/19/2021	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 097272	\$106.21		\$10,309.54
04/19/2021	XX1767 POS PURCHASE WNYC/WQXR/NJPR/N 646-8294000 NY 72941746 090533	\$101.00		\$10,208.54
04/19/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 859312	\$30.02		\$10,178.52
04/19/2021	XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 428491	\$22.56		\$10,155.96
04/19/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 030656	\$14.76		\$10,141.20
04/19/2021	XX1767 POS PURCHASE CVS/PHARMACY #10 NEW YORK NY 00000000 001421	\$8.99		\$10,132.21
04/19/2021	XX1767 POS PURCHASE CVS/PHARMACY #10 NEW YORK NY 00000000 001439	\$6.00		\$10,126.21
04/20/2021	XX1767 POS DDA RETURN FRESHLY.COM 8443737459 NY 00000000 061873		\$62.93	\$10,189.14
04/20/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 452746	\$24.57		\$10,164.57
04/20/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 501469	\$8.99		\$10,155.58
04/20/2021	XX1767 POS PURCHASE CVS/PHARMACY #10 NEW YORK NY 00000000 053777	\$6.00		\$10,149.58
04/20/2021	XX1767 POS PURCHASE TURTLE BAY DRY C NEW YORK NY 00000000 098235	\$5.00		\$10,144.58
04/21/2021	XX1767 POS PURCHASE MET MUSEUM MEMBE 212-570-3753 NY 00000000 006770	\$110.00		\$10,034.58
04/21/2021	XX1767 POS PURCHASE NYC BAR 212-382-6663 NY 00000000 075535	\$75.00		\$9,959.58
04/22/2021	XX1767 RECUR POS DNH* GODADDY.COM 480-5058855 AZ 29283001 087375	\$208.65		\$9,750.93
04/22/2021	XX1767 POS PURCHASE SILVER BIOTICS 801-7561000 UT 71004114 095602	\$113.90		\$9,637.03
04/22/2021	XX1767 RECUR POS FACTOR75.COM HTTPWWW.FACT IL KQ6ZXXK0 021176	\$60.00		\$9,577.03
04/22/2021	XX1767 POS PURCHASE CVS/PHARMACY #10 NEW YORK NY 00000000 087464	\$23.03		\$9,554.00
04/22/2021	XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 061164	\$12.30		\$9,541.70
04/22/2021	XX1767 POS PURCHASE SQ * PINK MOOSE U New York	\$5.26		\$9,536.44



Statement Ending 04/30/2021

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CLASSIC BUSINESS CHECKING-2060 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
	NY 00000000 026902			
04/23/2021	XX1767 RECUR POS VZWRLSS* BILL PAY 800-9220204 CA 36711802 052033	\$451.63		\$9,084.81
04/26/2021	XX1767 RECUR POS WEB* NETWORKSOLUT 888-6429675 FL 00000007 034602	\$159.92		\$8,924.89
04/26/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010006 797293	\$35.91		\$8,888.98
04/26/2021	XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 793801	\$21.07		\$8,867.91
04/26/2021	XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 077985	\$17.30		\$8,850.61
04/26/2021	XX1767 POS PURCHASE SHAKE SHACK 1101 NEW YORK NY NY 00000000 032433	\$13.37		\$8,837.24
04/26/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 827764	\$11.99		\$8,825.25
04/27/2021	XX1767 POS PURCHASE GOOGLE * Google S Mountain View CA 64923881 0427124	\$99.99		\$8,725.26
04/27/2021	XX1767 POS PURCHASE ENENCE INTERNET LT 00000000 040443	\$89.00		\$8,636.26
04/27/2021	XX1767 RECUR POS WEB* NETWORKSOLUT 888-6429675 FL 00001000 087325	\$37.99		\$8,598.27
04/27/2021	XX1767 POS PURCHASE WEILL CORNELL PO NEW YORK NY 00000000 002510	\$20.00		\$8,578.27
04/27/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 815453	\$18.52		\$8,559.75
04/27/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 042501	\$12.36		\$8,547.39
04/27/2021	VISA ISA Fee ENENCE INTERNET LT 00000000 040443	\$0.89		\$8,546.50
04/28/2021	XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 4 051150	\$64.33		\$8,482.17
04/28/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 143350	\$27.26		\$8,454.91
04/28/2021	XX1767 POS PURCHASE CVS/PHARMACY #10 NEW YORK NY 00000000 085461	\$9.99		\$8,444.92
04/29/2021	XX1767 POS PURCHASE SQ * AMERICAN SCO gosq.com NY 00000000 058283	\$60.00		\$8,384.92
04/29/2021	XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 033796	\$60.00		\$8,324.92
04/29/2021	XX1767 RECUR POS GOFITNESSAPP 866-202-1077 NC 00000000 080627	\$19.99		\$8,304.93
04/30/2021	XX1767 POS PURCHASE WEILL CORNELL PO NEW YORK NY 00000000 013655	\$20.00		\$8,284.93
04/30/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 057124	\$11.76		\$8,273.17
04/30/2021	XX1767 POS PURCHASE SQ * 787 COFFEE R New York NY 00000000 015872	\$10.57		\$8,262.60
04/30/2021	XX1767 POS PURCHASE CVS/PHARMACY #10 NEW YORK NY 00000000 054805	\$6.00		\$8,256.60
04/30/2021	SERVICE CHARGE	\$36.00		\$8,220.60
04/30/2021	Ending Balance			\$8,220.60

Daily Balances

Date	Amount	Date	Amount	Date	Amount
04/01/2021	\$6,009.37	04/12/2021	\$3,955.68	04/19/2021	\$10,126.21
04/05/2021	\$5,128.02	04/13/2021	\$3,816.12	04/20/2021	\$10,144.58
04/06/2021	\$5,029.27	04/14/2021	\$11,157.62	04/21/2021	\$9,959.58
04/09/2021	\$4,930.03	04/16/2021	\$10,796.81	04/22/2021	\$9,536.44


CLASSIC BUSINESS CHECKING-2060 (continued)
Daily Balances (continued)

Date	Amount	Date	Amount	Date	Amount
04/23/2021	\$9,084.81	04/27/2021	\$8,546.50	04/29/2021	\$8,304.93
04/26/2021	\$8,825.25	04/28/2021	\$8,444.92	04/30/2021	\$8,220.60

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR TOTAL ITEMS:	\$36.00
Total Service Charge	\$36.00



Statement Ending 05/28/2021

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4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Managing Your Accounts



Officer Name Steve LaFredo



Office Number 212-266-9200



Banking Hours Mon - Fri
8:30am - 4:30pm EST



Online Banking www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$5,323.20

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
05/01/2021	Beginning Balance	\$8,220.60	Average Available Balance	\$6,920.57
	0 Credit(s) This Period	\$0.00		
	63 Debit(s) This Period	\$2,897.40		
05/28/2021	Ending Balance	\$5,323.20		
	Service Charges	\$18.50		

Account Activity

Post Date	Description	Debits	Credits	Balance
05/01/2021	Beginning Balance			\$8,220.60
05/03/2021	XX1767 POS PURCHASE ELIXIR INSURANCE TWINSBURG OH 12472118 072118	\$78.00		\$8,142.60
05/03/2021	XX1767 POS PURCHASE AMISH MARKET 212-3701761 NY 76158766 096017	\$30.56		\$8,112.04
05/03/2021	XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 034884	\$17.30		\$8,094.74
05/03/2021	XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 804607	\$15.68		\$8,079.06
05/03/2021	XX1767 POS PURCHASE CVS/PHARMACY #10 NEW YORK NY 00000000 057103	\$8.48		\$8,070.58
05/04/2021	XX1767 POS PURCHASE CVS/PHARMACY #10 NEW YORK NY 00000000 027597	\$39.24		\$8,031.34
05/04/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 025125	\$11.76		\$8,019.58
05/04/2021	XX1767 POS PURCHASE plcpayment.com 855-8982434 FL 00000001 078910	\$1.00		\$8,018.58
05/05/2021	XX1767 POS PURCHASE LEGALINC HTTPSWWW.LEGA TX FK2ED7PG 027500	\$129.00		\$7,889.58
05/05/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 090652	\$47.90		\$7,841.68
05/05/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 756754	\$26.63		\$7,815.05
05/05/2021	XX1767 POS PURCHASE NYC TAXI 1246 12 LONG	\$12.30		\$7,802.75





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
	ISLAND C NY 467 062986			
05/06/2021	XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 085050	\$60.00		\$7,742.75
05/10/2021	XX1767 POS PURCHASE GLORIA WAN HAIR NEW YORK NY 00000000 082178	\$100.00		\$7,642.75
05/10/2021	XX1767 POS PURCHASE SP * THE PERFECT HTTPSTHEPERFE NY 00000000 007009	\$74.04		\$7,568.71
05/10/2021	XX1767 POS PURCHASE VENMO* Visa Direct NY CNP TX 468025	\$50.00		\$7,518.71
05/10/2021	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 095181	\$37.32		\$7,481.39
05/10/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 007421	\$34.44		\$7,446.95
05/10/2021	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 091559	\$29.96		\$7,416.99
05/10/2021	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 064978	\$20.53		\$7,396.46
05/10/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 848283	\$17.24		\$7,379.22
05/10/2021	XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 007943	\$10.55		\$7,368.67
05/11/2021	XX1767 RECUR POS FPMSUPPORT.COM 833-7931659 WI 00010002 039092	\$49.95		\$7,318.72
05/11/2021	XX1767 RECUR POS plcpayment.com 855-8982434 FL 00000001 019911	\$44.00		\$7,274.72
05/11/2021	XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 054887	\$10.30		\$7,264.42
05/12/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 094276	\$45.91		\$7,218.51
05/12/2021	XX1767 RECUR POS SHOPSMARTER.COM 800-2556355 CT 00001000 081538	\$9.97		\$7,208.54
05/13/2021	XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 006810	\$60.00		\$7,148.54
05/13/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 444605	\$19.65		\$7,128.89
05/13/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 664676	\$13.50		\$7,115.39
05/13/2021	cover overdraft	\$5.73		\$7,109.66
05/14/2021	XX1767 POS PURCHASE CVS/PHARMACY #10 NEW YORK NY 00000000 045090	\$12.71		\$7,096.95
05/17/2021	XX1767 POS PURCHASE TST* SOCARRAT PA NEW YORK NY 98943520 043520	\$118.31		\$6,978.64
05/17/2021	XX1767 RECUR POS WNYC WQXR NJPR N 646-8294000 NY 00001000 032669	\$101.00		\$6,877.64
05/17/2021	XX1767 POS PURCHASE SP * THE PERFECT HTTPSTHEPERFE NY 00000000 058992	\$68.00		\$6,809.64
05/17/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 622287	\$20.85		\$6,788.79
05/17/2021	XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 747086	\$19.66		\$6,769.13
05/17/2021	XX1767 POS PURCHASE TURTLE BAY DRY C NEW YORK NY 00000000 086096	\$5.00		\$6,764.13
05/18/2021	XX1767 POS PURCHASE MORNING STAR CAF NEW YORK NY 00000000 087206	\$20.16		\$6,743.97
05/18/2021	XX1767 POS PURCHASE CURB SVC WANTAGE WANTAGE NY 07192431 097599	\$15.36		\$6,728.61
05/18/2021	XX1767 POS PURCHASE SQ * 787 COFFEE R New York NY 00000000 068114	\$5.15		\$6,723.46
05/19/2021	XX1767 POS PURCHASE BARNACHO NEW YORK NY	\$50.01		\$6,673.45



Statement Ending 05/28/2021

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CLASSIC BUSINESS CHECKING-2060 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
	17995794 095794			
05/19/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 095885	\$44.42		\$6,629.03
05/19/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 970071	\$21.80		\$6,607.23
05/20/2021	XX1767 POS PURCHASE RMG* REGUS 972-340-2021 TX 00000000 060774	\$300.00		\$6,307.23
05/20/2021	XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 077077	\$60.00		\$6,247.23
05/20/2021	XX1767 POS PURCHASE THEA DEVELOPMENT 111-9129770 NY 00010001 089899	\$40.00		\$6,207.23
05/21/2021	XX1767 POS PURCHASE SKYPE.COM/GO/BIL Luxembourg LU 00000000 000872	\$25.00		\$6,182.23
05/21/2021	VISA ISA Fee SKYPE.COM/GO/BIL Luxembourg LU 00000000 000872	\$0.25		\$6,181.98
05/24/2021	XX1767 RECUR POS VZWRLSS* BILL PAY 800-9220204 CA 36711802 019316	\$457.21		\$5,724.77
05/24/2021	XX1767 RECUR POS WEB* NETWORKSOLUT 888-6429675 FL 00001000 013579	\$31.96		\$5,692.81
05/24/2021	XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 419788	\$29.80		\$5,663.01
05/24/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010006 220841	\$17.12		\$5,645.89
05/25/2021	XX1767 POS PURCHASE OLD NAVY ON-LINE 800-6536289 OH 70326328 066694	\$68.80		\$5,577.09
05/25/2021	XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 072620	\$11.55		\$5,565.54
05/25/2021	XX1767 POS PURCHASE SQ * 787 COFFEE R New York NY 00000000 020751	\$9.11		\$5,556.43
05/26/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 004657	\$45.91		\$5,510.52
05/26/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 644351	\$34.52		\$5,476.00
05/26/2021	XX1767 POS PURCHASE SQ * PINK MOOSE U New York NY 00000000 036753	\$8.62		\$5,467.38
05/27/2021	XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 033897	\$60.00		\$5,407.38
05/27/2021	XX1767 POS PURCHASE SP * BRTCLEAN HTTPSWWW.SHOP NV OAGVLJVD 007681	\$36.99		\$5,370.39
05/28/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 742381	\$28.69		\$5,341.70
05/28/2021	SERVICE CHARGE	\$18.50		\$5,323.20
05/28/2021	Ending Balance			\$5,323.20

Daily Balances

Date	Amount	Date	Amount	Date	Amount
05/03/2021	\$8,070.58	05/13/2021	\$7,109.66	05/24/2021	\$5,645.89
05/04/2021	\$8,018.58	05/14/2021	\$7,096.95	05/25/2021	\$5,556.43
05/05/2021	\$7,802.75	05/17/2021	\$6,764.13	05/26/2021	\$5,467.38
05/06/2021	\$7,742.75	05/18/2021	\$6,723.46	05/27/2021	\$5,370.39
05/10/2021	\$7,368.67	05/19/2021	\$6,607.23	05/28/2021	\$5,323.20
05/11/2021	\$7,264.42	05/20/2021	\$6,207.23		
05/12/2021	\$7,208.54	05/21/2021	\$6,181.98		

**CLASSIC BUSINESS CHECKING-2060** (continued)**Overdraft and Returned Item Fees**

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR TOTAL ITEMS:	\$18.50
Total Service Charge	\$18.50



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Statement Ending 06/30/2021

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4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Managing Your Accounts

	Officer Name	Steve LaFredo
	Office Number	212-266-9200
	Banking Hours	Mon - Fri 8:30am - 4:30pm EST
	Online Banking	www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$7,154.23

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
05/29/2021	Beginning Balance	\$5,323.20	Average Available Balance	\$5,310.30
	2 Credit(s) This Period	\$10,162.98		
	110 Debit(s) This Period	\$8,331.95		
06/30/2021	Ending Balance	\$7,154.23		
	Service Charges	\$43.50		

Account Activity

Post Date	Description	Debits	Credits	Balance
05/29/2021	Beginning Balance			\$5,323.20
06/01/2021	XX1767 POS PURCHASE SP * AQUAVALT AQUAVALT2.MY FL 00000000 028523	\$65.27		\$5,257.93
06/01/2021	XX1767 POS PURCHASE SP * THE PERFECT HTTPSTHEPERFE NY 00000000 025021	\$58.79		\$5,199.14
06/01/2021	XX1767 POS PURCHASE SQ * BARKOGI New York NY 00000000 087547	\$54.10		\$5,145.04
06/01/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 893372	\$31.90		\$5,113.14
06/01/2021	XX1767 RECUR POS GOFITNESSAPP 866-202-1077 NC 00000000 095684	\$19.99		\$5,093.15
06/01/2021	XX1767 POS PURCHASE SQ * PINK MOOSE U New York NY 00000000 096547	\$18.29		\$5,074.86
06/01/2021	XX1767 DDA WITHDRAWAL 852 2ND AVE NEW YORK NY AXD34228 002608	\$200.00		\$4,874.86
06/02/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 088282	\$62.93		\$4,811.93
06/02/2021	XX1767 POS PURCHASE BLANK SLATE COFF NEW YORK NY 75423800 091041	\$16.23		\$4,795.70
06/03/2021	XX1767 POS PURCHASE JOSABANK CLOTHIE 800-851-6744 MD 1 073123	\$215.45		\$4,580.25
06/03/2021	XX1767 POS PURCHASE DECKERS* TEVA FOO 800-367-8382 CA 00000000 046741	\$162.98		\$4,417.27
06/03/2021	XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT	\$60.00		\$4,357.27





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- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
	IL KQ6ZXXK0 016983			
06/03/2021	XX1767 POS PURCHASE DSW. 866-3797463 OH 00000007 006020	\$49.98		\$4,307.29
06/03/2021	XX1767 POS PURCHASE WOOT INC. WOOT.COM TX 00000000 026537	\$27.89		\$4,279.40
06/03/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 071852	\$12.36		\$4,267.04
06/04/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 341437	\$28.69		\$4,238.35
06/07/2021	XX1767 POS PURCHASE SQ * AMMA NEW YORK NY 00000000 099712	\$48.35		\$4,190.00
06/08/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 805704	\$24.36		\$4,165.64
06/08/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 764336	\$14.79		\$4,150.85
06/08/2021	XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 007987	\$12.36		\$4,138.49
06/08/2021	XX1767 POS PURCHASE CURB SVC NEW YOR NEW YORK NY 07192431 016877	\$10.56		\$4,127.93
06/08/2021	XX1767 POS PURCHASE CURB SVC QUEENS QUEENS NY 07192431 033752	\$9.96		\$4,117.97
06/09/2021	XX1767 POS PURCHASE BEACH CAFE NEW YORK NY 00972807 004124	\$117.75		\$4,000.22
06/09/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 071163	\$64.92		\$3,935.30
06/09/2021	XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 977482	\$38.19		\$3,897.11
06/09/2021	XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 088523	\$12.95		\$3,884.16
06/10/2021	XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 070328	\$60.00		\$3,824.16
06/10/2021	XX1767 RECUR POS FPMSUPPORT.COM 833-7931659 WI 00010002 033076	\$49.95		\$3,774.21
06/10/2021	XX1767 RECUR POS plcpayment.com 855-8982434 FL 00000001 023912	\$44.00		\$3,730.21
06/10/2021	XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 001012	\$12.96		\$3,717.25
06/10/2021	XX1767 POS PURCHASE SQ * 787 COFFEE R New York NY 00000000 076610	\$10.35		\$3,706.90
06/11/2021	XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 4 088840	\$112.36		\$3,594.54
06/11/2021	XX1767 POS PURCHASE LITTLE THAI KITC 212-6445353 NY 70000000 040029	\$60.53		\$3,534.01
06/11/2021	XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 603646	\$20.22		\$3,513.79
06/14/2021	XX1767 POS PURCHASE GLORIA WAN HAIR NEW YORK NY 00000000 021527	\$100.00		\$3,413.79
06/14/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 202359	\$19.48		\$3,394.31
06/14/2021	XX1767 RECUR POS SHOPSMARTER.COM 800-2556355 CT 00001000 081458	\$9.97		\$3,384.34
06/14/2021	XX1767 RECUR POS www.cvs.com 800-746-7287 RI 13114552 014552	\$5.44		\$3,378.90
06/16/2021	XX1767 POS PURCHASE OLD NAVY ON-LINE 800-6536289 OH 70326328 081869	\$83.60		\$3,295.30
06/16/2021	XX1767 POS PURCHASE LA VILLETTE REST NEW YORK NY 00000000 044727	\$51.37		\$3,243.93
06/16/2021	XX1767 POS PURCHASE TACTICALUSA.COM 844-8461137 MA 10101111 023410	\$39.90		\$3,204.03

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
06/17/2021	XX1767 POS DDA RETURN DECKERS* TEVA FOO 800-367-8382 CA 00000000 009498		\$162.98	\$3,367.01
06/17/2021	XX1767 RECUR POS WNYC WQXR NJPR N 646-8294000 NY 00001000 008787	\$101.00		\$3,266.01
06/17/2021	XX1767 POS PURCHASE DECKERS* TEVA FOO 800-367-8382 CA 00000000 007965	\$62.99		\$3,203.02
06/17/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 472039	\$14.69		\$3,188.33
06/17/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 033509	\$12.36		\$3,175.97
06/17/2021	XX1767 POS DDA W/D SQ * 787 COFFEE R NEW YORK NY 77827301 116717285080	\$10.35		\$3,165.62
06/18/2021	XX1767 POS PURCHASE SILVER BIOTICS 801-7561000 UT 71004114 062071	\$113.90		\$3,051.72
06/18/2021	XX1767 POS PURCHASE BLT* Inkcartridge 888-3212552 CA 00000007 097198	\$77.27		\$2,974.45
06/18/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 555343	\$17.33		\$2,957.12
06/18/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 604067	\$13.48		\$2,943.64
06/21/2021	Checking Account Transfer from DDA 0362		\$10,000.00	\$12,943.64
06/21/2021	XX1767 POS PURCHASE UNITED 0167 800-932-2732 TX 00000000 081613	\$1,206.15		\$11,737.49
06/21/2021	XX1767 POS PURCHASE RMG* REGUS 972-340-2021 NY 00000000 022516	\$260.00		\$11,477.49
06/21/2021	XX1767 POS DDA W/D BLOOMYS 001 NEW YORK NY D0010551 007583	\$221.02		\$11,256.47
06/21/2021	XX1767 POS PURCHASE BOUNDARY HTTPSBOUNDARY CA YW8LEN7I 090720	\$117.97		\$11,138.50
06/21/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 822285	\$85.36		\$11,053.14
06/21/2021	XX1767 POS PURCHASE VIT* VITAMIN SHOP 800-223-1216 NJ 00000000 082579	\$49.98		\$11,003.16
06/21/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 917963	\$46.97		\$10,956.19
06/21/2021	XX1767 POS PURCHASE SHIMA SUSHI NEW YORK NY 00017442 083742	\$35.60		\$10,920.59
06/21/2021	XX1767 RECUR POS WEB* NETWORKSOLUT 888-6429675 FL 00001000 023143	\$31.96		\$10,888.63
06/21/2021	XX1767 POS PURCHASE ACUNS ACUNS.ORG CT WHMRN331 058102	\$30.00		\$10,858.63
06/21/2021	XX1767 POS PURCHASE AGENT FEE 8900 ALPINE TVL & TX 45514722 065762	\$30.00		\$10,828.63
06/21/2021	XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 447897	\$26.36		\$10,802.27
06/21/2021	XX1767 POS PURCHASE MTA* METROCARD MA NEW YORK NY 00000000 049336	\$10.00		\$10,792.27
06/22/2021	XX1767 POS PURCHASE COLUMBIA ANNUAL 212-853-1919 NY 07169947 040006	\$180.00		\$10,612.27
06/22/2021	XX1767 DDA WITHDRAWAL 757 3 RD AVE MANHATTAN NY VC080654 004962	\$400.00		\$10,212.27
06/23/2021	XX1767 RECUR POS VERIZON* ONETIMEP VERIZON.COM FL 00000000 024926	\$892.60		\$9,319.67
06/23/2021	XX1767 RECUR POS VZWRLSS* BILL PAY 800-9220204 CA 36711802 019223	\$296.22		\$9,023.45
06/23/2021	XX1767 RECUR POS BIBLE 365 WWW.TIKVAHFUN NY 2TBS5NCO 015628	\$100.00		\$8,923.45
06/23/2021	XX1767 POS PURCHASE DSW. 866-3797463 OH 00000007 096083	\$99.99		\$8,823.46

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
06/23/2021	XX1767 POS PURCHASE SP * CHUBBIES SH WWW.CHUBBIESS CA 00000000 010661	\$75.00		\$8,748.46
06/23/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 046360	\$11.76		\$8,736.70
06/23/2021	XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 014192	\$11.30		\$8,725.40
06/23/2021	XX1767 POS PURCHASE CVS/PHARMACY #10 NEW YORK NY 00000000 054096	\$6.00		\$8,719.40
06/24/2021	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 049112	\$105.29		\$8,614.11
06/24/2021	XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 047908	\$60.00		\$8,554.11
06/24/2021	XX1767 POS DDA W/D HBOOKSELLER ST91 ELIZABETH NJ 25754502 608409	\$19.19		\$8,534.92
06/24/2021	XX1767 POS PURCHASE CURB SVC QUEENS QUEENS NY 07192431 093046	\$12.36		\$8,522.56
06/24/2021	XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 091142	\$11.16		\$8,511.40
06/24/2021	XX1767 POS PURCHASE C3 - CIBO EXPRES NEWARK NJ 00000000 015134	\$4.29		\$8,507.11
06/25/2021	XX1767 POS PURCHASE HEINEMANN DUTY F FRANKFURT DE 65488781 006018	\$55.36		\$8,451.75
06/25/2021	XX1767 POS PURCHASE C3 FOOD HALL - E NEWARK NJ 00000000 039979	\$14.93		\$8,436.82
06/25/2021	VISA ISA Fee HEINEMANN DUTY F FRANKFURT DE 65488781 006018	\$0.55		\$8,436.27
06/25/2021	XX1767 POS PURCHASE 30240 / NZZ Bar Zurich CH 31442797 094190	\$0.46		\$8,435.81
06/25/2021	XX1767 DDA WITHDRAWAL UL GRADA VUKOVARA 2 ZAGREB HR 12087 119965	\$523.80		\$7,912.01
06/25/2021	VISA ISA Fee UL GRADA VUKOVARA 2 ZAGREB HR 12087 119965	\$5.29		\$7,906.72
06/28/2021	XX1767 POS PURCHASE KONZUM P-0222 ZAGREB HR KZ022210 086000	\$108.26		\$7,798.46
06/28/2021	XX1767 POS PURCHASE SP * CHUBBIES SH WWW.CHUBBIESS CA 00000000 086344	\$93.50		\$7,704.96
06/28/2021	XX1767 POS PURCHASE PBZTINA ZAGREB HR 73110556 051612	\$36.42		\$7,668.54
06/28/2021	XX1767 POS PURCHASE KONZUM P-3228 DUGA RESA HR KZ322801 060000	\$35.04		\$7,633.50
06/28/2021	XX1767 POS PURCHASE PET NETWORK ZAGREB HR RB030152 088281	\$26.84		\$7,606.66
06/28/2021	XX1767 POS PURCHASE KONZUM P-3228 DUGA RESA HR KZ322801 070000	\$15.75		\$7,590.91
06/28/2021	XX1767 POS PURCHASE PBZ7DMP22 ZAGREB HR PDM00301 011444	\$13.11		\$7,577.80
06/28/2021	VISA ISA Fee KONZUM P-0222 ZAGREB HR KZ022210 086000	\$1.08		\$7,576.72
06/28/2021	VISA ISA Fee PBZTINA ZAGREB HR 73110556 051612	\$0.36		\$7,576.36
06/28/2021	VISA ISA Fee KONZUM P-3228 DUGA RESA HR KZ322801 060000	\$0.35		\$7,576.01
06/28/2021	VISA ISA Fee PET NETWORK ZAGREB HR RB030152 088281	\$0.27		\$7,575.74
06/28/2021	VISA ISA Fee KONZUM P-3228 DUGA RESA HR KZ322801 070000	\$0.16		\$7,575.58
06/28/2021	VISA ISA Fee PBZ7DMP22 ZAGREB HR PDM00301 011444	\$0.13		\$7,575.45
06/29/2021	XX1767 POS PURCHASE OLD NAVY ON-LINE 800-6536289 OH 70326328 072426	\$38.75		\$7,536.70
06/29/2021	XX1767 POS PURCHASE KONZUM P-3228 DUGA RESA	\$21.99		\$7,514.71

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
	HR KZ322802 038000			
06/29/2021	XX1767 RECUR POS GOFITNESSAPP 866-202-1077 NC 00000000 006855	\$19.99		\$7,494.72
06/29/2021	VISA ISA Fee KONZUM P-3228 DUGA RESA HR KZ322802 038000	\$0.22		\$7,494.50
06/30/2021	XX1767 POS PURCHASE POLIKLINIKA PODU ZAGREB HR E0139732 064202	\$207.15		\$7,287.35
06/30/2021	XX1767 POS PURCHASE DP RESTORAN ZVECAJ HR 22827356 042202	\$61.28		\$7,226.07
06/30/2021	XX1767 POS PURCHASE PBZTHOTELDUGARES DUGA RESA HR 12978079 020065	\$20.03		\$7,206.04
06/30/2021	XX1767 RECUR POS NORTON * NP271877 NORTON.COM/NS AZ 00000000 069853	\$5.43		\$7,200.61
06/30/2021	VISA ISA Fee POLIKLINIKA PODU ZAGREB HR E0139732 064202	\$2.07		\$7,198.54
06/30/2021	VISA ISA Fee DP RESTORAN ZVECAJ HR 22827356 042202	\$0.61		\$7,197.93
06/30/2021	VISA ISA Fee PBZTHOTELDUGARES DUGA RESA HR 12978079 020065	\$0.20		\$7,197.73
06/30/2021	SERVICE CHARGE	\$43.50		\$7,154.23
06/30/2021	Ending Balance			\$7,154.23

Daily Balances

Date	Amount	Date	Amount	Date	Amount
06/01/2021	\$4,874.86	06/10/2021	\$3,706.90	06/22/2021	\$10,212.27
06/02/2021	\$4,795.70	06/11/2021	\$3,513.79	06/23/2021	\$8,719.40
06/03/2021	\$4,267.04	06/14/2021	\$3,378.90	06/24/2021	\$8,507.11
06/04/2021	\$4,238.35	06/16/2021	\$3,204.03	06/25/2021	\$7,906.72
06/07/2021	\$4,190.00	06/17/2021	\$3,165.62	06/28/2021	\$7,575.45
06/08/2021	\$4,117.97	06/18/2021	\$2,943.64	06/29/2021	\$7,494.50
06/09/2021	\$3,884.16	06/21/2021	\$10,792.27	06/30/2021	\$7,154.23

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR TOTAL ITEMS:	\$43.50
Total Service Charge	\$43.50



Statement Ending 07/30/2021

Page 1 of 6

4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Managing Your Accounts



Officer Name Steve LaFredo



Office Number 212-266-9200



Banking Hours Mon - Fri
8:30am - 4:30pm EST



Online Banking www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$3,576.93

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
07/01/2021	Beginning Balance	\$7,154.23	Average Available Balance	\$5,244.71
	0 Credit(s) This Period	\$0.00		
	77 Debit(s) This Period	\$3,577.30		
07/30/2021	Ending Balance	\$3,576.93		
	Service Charges	\$25.50		

Account Activity

Post Date	Description	Debits	Credits	Balance
07/01/2021	Beginning Balance			\$7,154.23
07/01/2021	XX1767 DDA WITHDRAWAL MAKSIMIRSKA 86 ZAGREB HR 10737 040536	\$316.47		\$6,837.76
07/01/2021	VISA ISA Fee MAKSIMIRSKA 86 ZAGREB HR 10737 040536	\$3.21		\$6,834.55
07/02/2021	XX1767 POS PURCHASE PBZTMARBURGERKIN DRAGANICI HR 12963306 018347	\$25.11		\$6,809.44
07/02/2021	VISA ISA Fee PBZTMARBURGERKIN DRAGANICI HR 12963306 018347	\$0.25		\$6,809.19
07/06/2021	XX1767 POS PURCHASE RESTORAN TAJER ZAGREB HR 50108821 075000	\$168.56		\$6,640.63
07/06/2021	XX1767 POS PURCHASE MUELLER CCO EAST ZAGREB HR 50052164 025000	\$145.60		\$6,495.03
07/06/2021	XX1767 POS PURCHASE NYAS 212-298-8640 NY 00000000 071914	\$135.00		\$6,360.03
07/06/2021	XX1767 POS PURCHASE NZZJZ DR A.STAMP ZAGREB HR V0102266 066202	\$91.01		\$6,269.02
07/06/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 014638	\$64.92		\$6,204.10
07/06/2021	XX1767 POS PURCHASE PBZTINA ZAGREB HR 73110556 088077	\$50.25		\$6,153.85
07/06/2021	XX1767 POS PURCHASE SP * HIMALAYA WE HTTPSHIMALAYA TX JIAOBR3L 043350	\$48.90		\$6,104.95
07/06/2021	VISA ISA Fee RESTORAN TAJER ZAGREB HR 50108821	\$1.69		\$6,103.26





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

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If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
	075000			
07/06/2021	VISA ISA Fee MUELLER CCO EAST ZAGREB HR 50052164 025000	\$1.46		\$6,101.80
07/06/2021	VISA ISA Fee NZZJZ DR A.STAMP ZAGREB HR V0102266 066202	\$0.91		\$6,100.89
07/06/2021	VISA ISA Fee PBZTINA ZAGREB HR 73110556 088077	\$0.50		\$6,100.39
07/07/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 003750	\$64.92		\$6,035.47
07/07/2021	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 063342	\$59.10		\$5,976.37
07/07/2021	XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 4 045468	\$58.94		\$5,917.43
07/07/2021	XX1767 POS PURCHASE ADFS VELIKA GORIC HR 50052555 041000	\$35.35		\$5,882.08
07/07/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 193453	\$29.45		\$5,852.63
07/07/2021	XX1767 POS PURCHASE JOUKHADAR LJEKAR ZAGREB HR 22815058 088202	\$8.58		\$5,844.05
07/07/2021	VISA ISA Fee ADFS VELIKA GORIC HR 50052555 041000	\$0.35		\$5,843.70
07/07/2021	VISA ISA Fee JOUKHADAR LJEKAR ZAGREB HR 22815058 088202	\$0.09		\$5,843.61
07/08/2021	XX1767 POS PURCHASE TST* MOONSTRUCK NEW YORK NY 59795648 095648	\$18.79		\$5,824.82
07/08/2021	XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 078868	\$11.16		\$5,813.66
07/09/2021	XX1767 RECUR POS FPMSUPPORT.COM 833-7931659 WI 00010002 018783	\$49.95		\$5,763.71
07/12/2021	XX1767 POS PURCHASE BEACH CAFE NEW YORK NY 00972807 013875	\$66.63		\$5,697.08
07/12/2021	XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 635839	\$27.26		\$5,669.82
07/12/2021	XX1767 POS PURCHASE DIM SUM CHELSEA NEW YORK NY 60494595 081623	\$25.77		\$5,644.05
07/12/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 816589	\$11.48		\$5,632.57
07/12/2021	XX1767 POS PURCHASE CURB SVC QUEENS QUEENS NY 07192431 064268	\$11.16		\$5,621.41
07/12/2021	XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 000636	\$10.80		\$5,610.61
07/12/2021	XX1767 RECUR POS SHOPSMARTER.COM 800-2556355 CT 00001000 011353	\$9.97		\$5,600.64
07/12/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 457028	\$9.25		\$5,591.39
07/13/2021	XX1767 POS PURCHASE KEATS RESTAURANT 718-8251014 NY 77498570 021543	\$154.85		\$5,436.54
07/14/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 093880	\$64.92		\$5,371.62
07/14/2021	XX1767 RECUR POS www.cvs.com 800-746-7287 RI 14745255 045255	\$5.44		\$5,366.18
07/15/2021	XX1767 RECUR POS plcpayment.com 855-8982434 FL 00000001 052781	\$44.00		\$5,322.18
07/15/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 000309	\$23.58		\$5,298.60
07/15/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 549188	\$8.99		\$5,289.61
07/19/2021	XX1767 RECUR POS WNYC WQXR NJPR N 646-8294000 NY 00001000 002191	\$101.00		\$5,188.61
07/19/2021	XX1767 POS PURCHASE GLORIA WAN HAIR NEW YORK NY 00000000 099751	\$100.00		\$5,088.61

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
07/19/2021	XX1767 POS PURCHASE YARA NEW YORK NY 00000000 093956	\$76.68		\$5,011.93
07/19/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 001421	\$33.44		\$4,978.49
07/19/2021	XX1767 RECUR POS WEB* NETWORKSOLUT 888-6429675 FL 00001000 056360	\$31.96		\$4,946.53
07/19/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 835188	\$16.48		\$4,930.05
07/19/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 005548	\$11.16		\$4,918.89
07/20/2021	XX1767 POS PURCHASE RMG* REGUS 972-340-2021 NY 00000000 041398	\$260.00		\$4,658.89
07/20/2021	XX1767 POS PURCHASE CURB SVC NEW YOR NEW YORK NY 07192431 032698	\$11.76		\$4,647.13
07/21/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 068330	\$64.92		\$4,582.21
07/21/2021	XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 5 045946	\$29.43		\$4,552.78
07/21/2021	XX1767 POS PURCHASE STARBUCKS STORE NEW YORK NY 00000000 047219	\$5.17		\$4,547.61
07/22/2021	XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 065650	\$35.00		\$4,512.61
07/22/2021	XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 037993	\$15.96		\$4,496.65
07/22/2021	XX1767 POS DDA W/D SQ * 787 COFFEE R NEW YORK NY 77827301 120219351116	\$11.80		\$4,484.85
07/22/2021	XX1767 POS PURCHASE CURB SVC NEW YOR NEW YORK NY 07192431 033711	\$11.76		\$4,473.09
07/23/2021	XX1767 POS DDA W/D SQ * PINK MOOSE U NEW YORK NY 77827301 120320306882	\$9.62		\$4,463.47
07/26/2021	XX1767 RECUR POS VZWRLSS* BILL PAY 800-9220204 CA 36711802 005710	\$360.53		\$4,102.94
07/26/2021	XX1767 POS PURCHASE CVS/PHARMACY #10 NEW YORK NY 00000000 016059	\$58.97		\$4,043.97
07/26/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 002791	\$25.22		\$4,018.75
07/26/2021	XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 070929	\$18.36		\$4,000.39
07/26/2021	XX1767 POS PURCHASE CURB SVC NEW YOR NEW YORK NY 07192431 002912	\$14.16		\$3,986.23
07/26/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 514729	\$9.48		\$3,976.75
07/26/2021	XX1767 POS DDA W/D SQ * PINK MOOSE U NEW YORK NY 77827301 120621281799	\$9.11		\$3,967.64
07/26/2021	XX1767 POS DDA W/D STAPLES 0184 NEW YORK NY 08158673 895245	\$6.85		\$3,960.79
07/27/2021	XX1767 POS PURCHASE THOUSAND MILES 0423455577 SG 00000001 016872	\$110.00		\$3,850.79
07/27/2021	XX1767 POS PURCHASE FRESH GINGER NEW YORK NY 00011002 089320	\$27.22		\$3,823.57
07/27/2021	XX1767 POS PURCHASE GETKNARTONLINEST 877-2025685 NM 75510883 021867	\$9.99		\$3,813.58
07/27/2021	VISA ISA Fee THOUSAND MILES 0423455577 SG 00000001 016872	\$1.10		\$3,812.48
07/28/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 030756	\$64.92		\$3,747.56
07/28/2021	XX1767 POS PURCHASE DECKERS* TEVA FOO 800-367-8382 CA 00000000 052785	\$35.92		\$3,711.64
07/28/2021	XX1767 RECUR POS GOFITNESSAPP 866-202-1077 NC 00000000 019520	\$19.99		\$3,691.65


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
07/29/2021	XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 056094	\$35.00		\$3,656.65
07/29/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 001914	\$23.53		\$3,633.12
07/29/2021	XX1767 POS PURCHASE STARBUCKS STORE NEW YORK NY 00000000 094222	\$8.93		\$3,624.19
07/30/2021	XX1767 POS PURCHASE Groupon, Inc. 312-2886424 IL 00000000 080872	\$21.76		\$3,602.43
07/30/2021	SERVICE CHARGE	\$25.50		\$3,576.93
07/30/2021	Ending Balance			\$3,576.93

Daily Balances

Date	Amount	Date	Amount	Date	Amount
07/01/2021	\$6,834.55	07/13/2021	\$5,436.54	07/23/2021	\$4,463.47
07/02/2021	\$6,809.19	07/14/2021	\$5,366.18	07/26/2021	\$3,960.79
07/06/2021	\$6,100.39	07/15/2021	\$5,289.61	07/27/2021	\$3,812.48
07/07/2021	\$5,843.61	07/19/2021	\$4,918.89	07/28/2021	\$3,691.65
07/08/2021	\$5,813.66	07/20/2021	\$4,647.13	07/29/2021	\$3,624.19
07/09/2021	\$5,763.71	07/21/2021	\$4,547.61	07/30/2021	\$3,576.93
07/12/2021	\$5,591.39	07/22/2021	\$4,473.09		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR TOTAL ITEMS:	\$25.50
Total Service Charge	\$25.50



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Statement Ending 08/31/2021

Page 1 of 8

4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Managing Your Accounts

	Officer Name	Steve LaFredo
	Office Number	212-266-9200
	Banking Hours	Mon - Fri 8:30am - 4:30pm EST
	Online Banking	www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$4,292.39

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
07/31/2021	Beginning Balance	\$3,576.93	Average Available Balance	\$5,171.06
	3 Credit(s) This Period	\$10,035.00		
	119 Debit(s) This Period	\$9,319.54		
08/31/2021	Ending Balance	\$4,292.39		
	Service Charges	\$48.50		

Account Activity

Post Date	Description	Debits	Credits	Balance
07/31/2021	Beginning Balance			\$3,576.93
08/02/2021	XX1767 POS PURCHASE CAM* 4872752X203 WWW.CANTAB.OR NY PX0FHURS 071549	\$100.00		\$3,476.93
08/02/2021	XX1767 POS PURCHASE SP * KIZIK HTTPSKIZIKDES UT ABZDHDXA 062343	\$84.15		\$3,392.78
08/02/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 002260	\$30.42		\$3,362.36
08/02/2021	XX1767 POS DDA W/D SQ * PINK MOOSE U NEW YORK NY 77827301 121218161445	\$11.02		\$3,351.34
08/03/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 002696	\$27.75		\$3,323.59
08/04/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 00000000 040104	\$55.43		\$3,268.16
08/04/2021	XX1767 POS PURCHASE PAYPAL * SHOPONLI 402-935-7733 HI 00000000 020397	\$15.94		\$3,252.22
08/05/2021	internal		\$2,000.00	\$5,252.22
08/05/2021	XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 084805	\$35.00		\$5,217.22
08/05/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 003209	\$20.28		\$5,196.94
08/05/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 862759	\$18.68		\$5,178.26
08/06/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 005677	\$18.71		\$5,159.55





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
08/09/2021	XX1767 POS PURCHASE UNITED 0167 800-932-2732 TX 00000000 070983	\$1,114.45		\$4,045.10
08/09/2021	XX1767 POS DDA W/D FSP* MOTT STREET NEW YORK NY 99999999 433915	\$550.00		\$3,495.10
08/09/2021	XX1767 POS PURCHASE SP * UNTUCKIT HTTPSWWW.UNTU NY M2ZRDLKV 096509	\$105.00		\$3,390.10
08/09/2021	XX1767 POS PURCHASE SP * UNTUCKIT HTTPSWWW.UNTU NY M2ZRDLKV 085760	\$105.00		\$3,285.10
08/09/2021	XX1767 POS PURCHASE ChicVGroup Rayleigh GB 00000000 095372	\$82.81		\$3,202.29
08/09/2021	XX1767 POS PURCHASE PAYPAL * LAQUANGH 402-935-7733 CA 00000000 078848	\$50.00		\$3,152.29
08/09/2021	XX1767 RECUR POS FPMSUPPORT.COM 833-7931659 WI 00010002 034527	\$49.95		\$3,102.34
08/09/2021	XX1767 POS PURCHASE ChicVGroup Rayleigh GB 00000000 007735	\$49.02		\$3,053.32
08/09/2021	XX1767 POS PURCHASE ChicVGroup Rayleigh GB 00000000 003353	\$43.06		\$3,010.26
08/09/2021	XX1767 POS PURCHASE MTA* METROCARD MA NEW YORK NY 00000000 091593	\$40.00		\$2,970.26
08/09/2021	XX1767 POS PURCHASE AGENT FEE 8900 ALPINE TVL & TX 45514722 072919	\$30.00		\$2,940.26
08/09/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 003698	\$14.23		\$2,926.03
08/09/2021	XX1767 POS PURCHASE STARBUCKS STORE NEW YORK NY 00000000 061466	\$5.17		\$2,920.86
08/09/2021	VISA ISA Fee ChicVGroup Rayleigh GB 00000000 095372	\$0.83		\$2,920.03
08/09/2021	VISA ISA Fee ChicVGroup Rayleigh GB 00000000 007735	\$0.49		\$2,919.54
08/09/2021	VISA ISA Fee ChicVGroup Rayleigh GB 00000000 003353	\$0.43		\$2,919.11
08/10/2021	XX1767 RECUR POS VERIZON* ONETIMEP VERIZON.COM FL 00000000 094635	\$185.59		\$2,733.52
08/10/2021	XX1767 POS PURCHASE CLEARME.COM * CLE 855-2532763 NY 29650001 050478	\$109.00		\$2,624.52
08/10/2021	XX1767 POS DDA W/D REMI FLOWER & CO NEW YORK NY 02288871 122254002862	\$12.41		\$2,612.11
08/10/2021	XX1767 RECUR POS SHOPSMARTER.COM 800-2556355 CT 00001000 057046	\$9.97		\$2,602.14
08/11/2021	XX1767 POS DDA W/D TARGET T-3312 New York NY 13312074 074477	\$30.96		\$2,571.18
08/11/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 630679	\$10.98		\$2,560.20
08/12/2021	XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 4 057193	\$186.48		\$2,373.72
08/12/2021	XX1767 POS PURCHASE FLORA HEALTH - U WWW.FLORAHEAL WA 7R62JN7K 031256	\$55.97		\$2,317.75
08/12/2021	XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 083232	\$35.00		\$2,282.75
08/12/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 013603	\$12.96		\$2,269.79
08/12/2021	XX1767 POS PURCHASE CURB SVC ASTORIA ASTORIA NY 07192431 008246	\$11.76		\$2,258.03
08/12/2021	XX1767 POS DDA W/D SQ * 787 COFFEE R NEW YORK NY 77827301 122317387963	\$10.55		\$2,247.48
08/13/2021	XX1767 POS DDA RETURN FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 092712		\$35.00	\$2,282.48
08/13/2021	XX1767 POS PURCHASE MYABCPRODUCTSCOM 8664718497 NY 00000000 073328	\$97.57		\$2,184.91
08/13/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 005739	\$21.62		\$2,163.29

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
08/16/2021	XX1767 POS PURCHASE GLORIA WAN HAIR NEW YORK NY 00000000 085883	\$100.00		\$2,063.29
08/16/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 557132	\$69.56		\$1,993.73
08/16/2021	XX1767 POS PURCHASE SP * HIMALAYA WE HTTPSHIMALAYA TX JIAOBR3L 023183	\$38.94		\$1,954.79
08/16/2021	XX1767 RECUR POS WEB* NETWORKSOLUT 888-6429675 FL 00001000 058681	\$31.96		\$1,922.83
08/16/2021	XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 847542	\$24.17		\$1,898.66
08/16/2021	XX1767 POS PURCHASE TRIPADVISOR PLUS 833-233-0159 MA 00000000 016598	\$24.00		\$1,874.66
08/16/2021	XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 282885	\$13.81		\$1,860.85
08/16/2021	XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 093736	\$9.96		\$1,850.89
08/16/2021	XX1767 RECUR POS www.cvs.com 800-746-7287 RI 15952629 052629	\$5.44		\$1,845.45
08/16/2021	XX1767 POS PURCHASE STARBUCKS STORE NEW YORK NY 00000000 063817	\$5.17		\$1,840.28
08/17/2021	XX1767 RECUR POS WNYC WQXR NJPR N 646-8294000 NY 00001000 080613	\$101.00		\$1,739.28
08/17/2021	XX1767 RECUR POS plcpayment.com 855-8982434 FL 00000001 043449	\$44.00		\$1,695.28
08/17/2021	XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 021022	\$11.55		\$1,683.73
08/17/2021	XX1767 POS DDA W/D SQ * PINK MOOSE U NEW YORK NY 77827301 122818154978	\$7.02		\$1,676.71
08/18/2021	Checking Account Transfer from DDA 0362		\$8,000.00	\$9,676.71
08/18/2021	XX1767 RECUR POS VERIZON* ONETIMEP VERIZON.COM FL 00000000 072385	\$378.79		\$9,297.92
08/18/2021	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 080911	\$104.15		\$9,193.77
08/18/2021	XX1767 POS DDA W/D HBOOKSELLER ST91 ELIZABETH NJ 25754501 119579	\$19.19		\$9,174.58
08/19/2021	XX1767 POS PURCHASE HEINEMANN DUTY F FRANKFURT DE 65488781 005032	\$36.47		\$9,138.11
08/19/2021	VISA ISA Fee HEINEMANN DUTY F FRANKFURT DE 65488781 005032	\$0.36		\$9,137.75
08/20/2021	XX1767 POS PURCHASE RMG* REGUS 972-340-2021 NY 00000000 054524	\$260.00		\$8,877.75
08/23/2021	XX1767 POS PURCHASE THOUSAND MILES 0423455577 SG 00000001 052661	\$99.00		\$8,778.75
08/23/2021	XX1767 POS PURCHASE NZZJZ DR A.STAMP ZAGREB HR V0102266 062202	\$89.58		\$8,689.17
08/23/2021	XX1767 POS PURCHASE OZUJSKO PUB MAKZ ZAGREB HR 50105805 009000	\$44.48		\$8,644.69
08/23/2021	XX1767 POS PURCHASE THOUSAND MILES 0423455577 SG 00000001 052688	\$30.00		\$8,614.69
08/23/2021	XX1767 POS PURCHASE PET NETWORK ZAGREB HR RB009287 015430	\$25.85		\$8,588.84
08/23/2021	XX1767 POS PURCHASE PBZ7DMP22 ZAGREB HR PDM00301 061368	\$22.84		\$8,566.00
08/23/2021	XX1767 POS PURCHASE PBZTHOTELDUGARES DUGA RESA HR 12978079 028097	\$21.19		\$8,544.81
08/23/2021	XX1767 POS PURCHASE PBZTJASENICESJEV JASENICE (OBR HR 12963334 032878	\$17.14		\$8,527.67
08/23/2021	XX1767 POS PURCHASE PP* APPLE.COM/BIL 402-935-7733 CA 00000000 080774	\$10.88		\$8,516.79

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
08/23/2021	VISA ISA Fee THOUSAND MILES 0423455577 SG 00000001 052661	\$0.99		\$8,515.80
08/23/2021	VISA ISA Fee NZZJZ DR A.STAMP ZAGREB HR V0102266 062202	\$0.90		\$8,514.90
08/23/2021	VISA ISA Fee OZUJSKO PUB MAKS ZAGREB HR 50105805 009000	\$0.44		\$8,514.46
08/23/2021	VISA ISA Fee THOUSAND MILES 0423455577 SG 00000001 052688	\$0.30		\$8,514.16
08/23/2021	VISA ISA Fee PET NETWORK ZAGREB HR RB009287 015430	\$0.26		\$8,513.90
08/23/2021	VISA ISA Fee PBZ7DMP22 ZAGREB HR PDM00301 061368	\$0.23		\$8,513.67
08/23/2021	VISA ISA Fee PBZTHOTELDUGARES DUGA RESA HR 12978079 028097	\$0.21		\$8,513.46
08/23/2021	VISA ISA Fee PBZTJASENICESJEV JASENICE (OBR HR 12963334 032878	\$0.17		\$8,513.29
08/23/2021	XX1767 DDA WITHDRAWAL MAKSIMIRSKA 86 ZAGREB HR 10053 521348	\$512.19		\$8,001.10
08/23/2021	VISA ISA Fee MAKSIMIRSKA 86 ZAGREB HR 10053 521348	\$5.17		\$7,995.93
08/24/2021	XX1767 POS PURCHASE PBZTINA DUGA RESA HR 73110442 068542	\$31.91		\$7,964.02
08/24/2021	XX1767 POS PURCHASE VODICE 5007 VODICE HR 50053013 094000	\$14.72		\$7,949.30
08/24/2021	VISA ISA Fee PBZTINA DUGA RESA HR 73110442 068542	\$0.32		\$7,948.98
08/24/2021	VISA ISA Fee VODICE 5007 VODICE HR 50053013 094000	\$0.15		\$7,948.83
08/25/2021	XX1767 POS PURCHASE PBZ8STRIKOMANS VODICE HR 12983013 014582	\$145.82		\$7,803.01
08/25/2021	XX1767 POS PURCHASE STUDENAC 149 VODICE HR SSTU1023 043226	\$12.75		\$7,790.26
08/25/2021	XX1767 POS PURCHASE REED EXHIBITIONS RICHMOND GB 00000000 022567	\$5.88		\$7,784.38
08/25/2021	VISA ISA Fee PBZ8STRIKOMANS VODICE HR 12983013 014582	\$1.46		\$7,782.92
08/25/2021	VISA ISA Fee STUDENAC 149 VODICE HR SSTU1023 043226	\$0.13		\$7,782.79
08/25/2021	VISA ISA Fee REED EXHIBITIONS RICHMOND GB 00000000 022567	\$0.06		\$7,782.73
08/26/2021	XX1767 RECUR POS VZWRLSS* BILL PAY 800-9220204 CA 36711802 006499	\$331.63		\$7,451.10
08/26/2021	XX1767 DDA WITHDRAWAL HPBPJVODICE VODICE HR 00000549 954222	\$345.37		\$7,105.73
08/26/2021	VISA ISA Fee HPBPJVODICE VODICE HR 00000549 954222	\$3.45		\$7,102.28
08/27/2021	XX1767 POS PURCHASE KONOBA TRI PIRUN VODICE HR 30270262 030326	\$139.50		\$6,962.78
08/27/2021	XX1767 RECUR POS GOFITNESSAPP 866-202-1077 NC 00000000 091145	\$19.99		\$6,942.79
08/27/2021	XX1767 POS PURCHASE STUDENAC 149 VODICE HR SSTU1024 055714	\$10.66		\$6,932.13
08/27/2021	VISA ISA Fee KONOBA TRI PIRUN VODICE HR 30270262 030326	\$1.40		\$6,930.73
08/27/2021	VISA ISA Fee STUDENAC 149 VODICE HR SSTU1024 055714	\$0.11		\$6,930.62
08/30/2021	XX1767 POS PURCHASE KONOBA TRI PIRUN VODICE HR 30270262 096059	\$150.06		\$6,780.56
08/30/2021	XX1767 POS PURCHASE RUSTIKA KONOBA VODICE HR 30271157 082159	\$94.89		\$6,685.67
08/30/2021	XX1767 POS PURCHASE PBZ9SANDABB2U VODICE HR 12972407 078778	\$78.42		\$6,607.25

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
08/30/2021	XX1767 POS PURCHASE PBZ9PLAVAPLAZA VODICE HR 12972594 038160	\$72.58		\$6,534.67
08/30/2021	XX1767 POS PURCHASE HILLS TRGOVINA VODICE HR 30270816 036120	\$31.42		\$6,503.25
08/30/2021	XX1767 POS PURCHASE KONZUM P-0122 VODICE HR KZ012203 002000	\$6.63		\$6,496.62
08/30/2021	VISA ISA Fee KONOBA TRI PIRUN VODICE HR 30270262 096059	\$1.50		\$6,495.12
08/30/2021	VISA ISA Fee RUSTIKA KONOBA VODICE HR 30271157 082159	\$0.95		\$6,494.17
08/30/2021	VISA ISA Fee PBZ9SANDABB2U VODICE HR 12972407 078778	\$0.78		\$6,493.39
08/30/2021	VISA ISA Fee PBZ9PLAVAPLAZA VODICE HR 12972594 038160	\$0.73		\$6,492.66
08/30/2021	VISA ISA Fee HILLS TRGOVINA VODICE HR 30270816 036120	\$0.31		\$6,492.35
08/30/2021	VISA ISA Fee KONZUM P-0122 VODICE HR KZ012203 002000	\$0.07		\$6,492.28
08/31/2021	XX1767 POS PURCHASE HOTEL VILLA RUDA VODICE HR 50104387 011000	\$2,003.74		\$4,488.54
08/31/2021	XX1767 POS PURCHASE Obrt Moje misto Vodice HR BP0K0050 078150	\$49.02		\$4,439.52
08/31/2021	XX1767 POS PURCHASE PBZTPETROL BSKO HR PH000032 045108	\$40.48		\$4,399.04
08/31/2021	XX1767 POS PURCHASE Obrt Moje misto Vodice HR BP0K0050 028000	\$36.85		\$4,362.19
08/31/2021	VISA ISA Fee HOTEL VILLA RUDA VODICE HR 50104387 011000	\$20.04		\$4,342.15
08/31/2021	VISA ISA Fee Obrt Moje misto Vodice HR BP0K0050 078150	\$0.49		\$4,341.66
08/31/2021	VISA ISA Fee PBZTPETROL BSKO HR PH000032 045108	\$0.40		\$4,341.26
08/31/2021	VISA ISA Fee Obrt Moje misto Vodice HR BP0K0050 028000	\$0.37		\$4,340.89
08/31/2021	SERVICE CHARGE	\$48.50		\$4,292.39
08/31/2021	Ending Balance			\$4,292.39

Daily Balances

Date	Amount	Date	Amount	Date	Amount
08/02/2021	\$3,351.34	08/12/2021	\$2,247.48	08/24/2021	\$7,948.83
08/03/2021	\$3,323.59	08/13/2021	\$2,163.29	08/25/2021	\$7,782.73
08/04/2021	\$3,252.22	08/16/2021	\$1,840.28	08/26/2021	\$7,102.28
08/05/2021	\$5,178.26	08/17/2021	\$1,676.71	08/27/2021	\$6,930.62
08/06/2021	\$5,159.55	08/18/2021	\$9,174.58	08/30/2021	\$6,492.28
08/09/2021	\$2,919.11	08/19/2021	\$9,137.75	08/31/2021	\$4,292.39
08/10/2021	\$2,602.14	08/20/2021	\$8,877.75		
08/11/2021	\$2,560.20	08/23/2021	\$7,995.93		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

**CLASSIC BUSINESS CHECKING-2060** (continued)**Service Charge Summary**

Description	Amount
TOTAL CHARGE FOR TOTAL ITEMS:	\$48.50
Total Service Charge	\$48.50



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Statement Ending 09/30/2021

Page 1 of 6

4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Managing Your Accounts



Officer Name Steve LaFredo



Office Number 212-266-9200



Banking Hours Mon - Fri
8:30am - 4:30pm EST



Online Banking www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$1,111.78

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
09/01/2021	Beginning Balance	\$4,292.39	Average Available Balance	\$1,625.69
	9 Credit(s) This Period	\$2,456.96		
	94 Debit(s) This Period	\$5,637.57		
09/30/2021	Ending Balance	\$1,111.78		
	Service Charges	\$42.00		

Account Activity

Post Date	Description	Debits	Credits	Balance
09/01/2021	Beginning Balance			\$4,292.39
09/01/2021	XX1767 POS PURCHASE UNITED CORP SERV 914-949-9188 NY 59103934 003934	\$198.00		\$4,094.39
09/01/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 099799	\$62.93		\$4,031.46
09/02/2021	XX1767 POS DDA RETURN FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 092347		\$62.93	\$4,094.39
09/02/2021	XX1767 POS PURCHASE STATE FARM INSU 800-956-6310 IL 0001 040558	\$150.00		\$3,944.39
09/02/2021	XX1767 POS PURCHASE LA BOHEME CAVTAT HR E0615744 023960	\$107.47		\$3,836.92
09/02/2021	XX1767 POS PURCHASE CIPARIS TRADE D. CAVTAT HR 50118272 085000	\$76.40		\$3,760.52
09/02/2021	XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 060843	\$60.00		\$3,700.52
09/02/2021	VISA ISA Fee LA BOHEME CAVTAT HR E0615744 023960	\$1.07		\$3,699.45
09/02/2021	VISA ISA Fee CIPARIS TRADE D. CAVTAT HR 50118272 085000	\$0.76		\$3,698.69
09/03/2021	XX1767 POS PURCHASE RESTORAN DALIUM CAVTAT HR RB081842 089300	\$105.39		\$3,593.30
09/03/2021	VISA ISA Fee RESTORAN DALIUM CAVTAT HR RB081842 089300	\$1.05		\$3,592.25
09/07/2021	XX1767 POS PURCHASE PBZTCROATIAHOTEL CAVTAT HR 12951985 067085	\$925.63		\$2,666.62





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
09/07/2021	XX1767 POS PURCHASE PLAZA HOTEL-RECE OMIS HR 22815789 004202	\$246.05		\$2,420.57
09/07/2021	XX1767 POS PURCHASE KONZUM P-0222 ZAGREB HR KZ022209 095000	\$127.74		\$2,292.83
09/07/2021	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 010939	\$98.47		\$2,194.36
09/07/2021	XX1767 RECUR POS FPMSUPPORT.COM 833-7931659 WI 00010002 032340	\$49.95		\$2,144.41
09/07/2021	XX1767 POS PURCHASE HEINEMANN DUTY F FRANKFURT DE 65488776 016006	\$41.71		\$2,102.70
09/07/2021	XX1767 POS PURCHASE PBZTTIFONBPDOBIS BOSILJEVO HR 12893764 012002	\$40.04		\$2,062.66
09/07/2021	XX1767 POS PURCHASE PBZTINAACZGPLOCE RASCANE GORNJ HR 73110252 067652	\$39.71		\$2,022.95
09/07/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 014937	\$21.84		\$2,001.11
09/07/2021	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 096104	\$19.91		\$1,981.20
09/07/2021	XX1767 POS PURCHASE PBZTDOBRAISTOKRE OGULIN HR 12963286 013229	\$15.37		\$1,965.83
09/07/2021	XX1767 POS PURCHASE ADFS VELIKA GORIC HR 50052555 096000	\$14.48		\$1,951.35
09/07/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISALND C NY 07192431 081582	\$11.16		\$1,940.19
09/07/2021	VISA ISA Fee PBZTCROATIAHOTEL CAVTAT HR 12951985 067085	\$9.26		\$1,930.93
09/07/2021	XX1767 RECUR POS PAYPAL * NETFLIX. 402-935-7733 CA 00000000 010573	\$8.99		\$1,921.94
09/07/2021	XX1767 POS PURCHASE COFFEE FELLOWS F FRANKFURT DE 69136455 054118	\$4.76		\$1,917.18
09/07/2021	VISA ISA Fee PLAZA HOTEL-RECE OMIS HR 22815789 004202	\$2.46		\$1,914.72
09/07/2021	VISA ISA Fee KONZUM P-0222 ZAGREB HR KZ022209 095000	\$1.28		\$1,913.44
09/07/2021	VISA ISA Fee HEINEMANN DUTY F FRANKFURT DE 65488776 016006	\$0.42		\$1,913.02
09/07/2021	VISA ISA Fee PBZTINAACZGPLOCE RASCANE GORNJ HR 73110252 067652	\$0.40		\$1,912.62
09/07/2021	VISA ISA Fee PBZTTIFONBPDOBIS BOSILJEVO HR 12893764 012002	\$0.40		\$1,912.22
09/07/2021	VISA ISA Fee PBZTDOBRAISTOKRE OGULIN HR 12963286 013229	\$0.15		\$1,912.07
09/07/2021	VISA ISA Fee ADFS VELIKA GORIC HR 50052555 096000	\$0.14		\$1,911.93
09/07/2021	VISA ISA Fee COFFEE FELLOWS F FRANKFURT DE 69136455 054118	\$0.05		\$1,911.88
09/07/2021	XX1767 DDA WITHDRAWAL TRG KRALJA TOMISLAV OMIS HR A1221117 639911	\$316.92		\$1,594.96
09/07/2021	VISA ISA Fee TRG KRALJA TOMISLAV OMIS HR A1221117 639911	\$3.21		\$1,591.75
09/08/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 010372	\$66.93		\$1,524.82
09/08/2021	XX1767 POS PURCHASE CLKBANK* COM_7JDL 800-390-6035 ID 00000000 030734	\$59.87		\$1,464.95
09/08/2021	XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 098407	\$12.36		\$1,452.59
09/08/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 006454	\$11.16		\$1,441.43
09/08/2021	XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 034606	\$10.55		\$1,430.88

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
09/09/2021	XX1767 POS DDA W/D USPS PO 35961000 NEW YORK NY 10001086 221061	\$204.00		\$1,226.88
09/09/2021	XX1767 RECUR POS FACTOR75.COM HTTPSWWW.FACT IL KQ6ZXXK0 010147	\$60.00		\$1,166.88
09/09/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 011574	\$21.47		\$1,145.41
09/09/2021	XX1767 RECUR POS SHOPSMARTER.COM 800-2556355 CT 00001000 002162	\$9.97		\$1,135.44
09/13/2021	XX1767 POS PURCHASE TST* FRIDA NEW YORK NY 57954601 054601	\$60.21		\$1,075.23
09/13/2021	XX1767 RECUR POS WEB* NETWORKSOLUT 888-6429675 FL 00001000 032325	\$31.96		\$1,043.27
09/13/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 012200	\$23.72		\$1,019.55
09/13/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 659211	\$13.19		\$1,006.36
09/13/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 016499	\$11.11		\$995.25
09/13/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 963593	\$3.98		\$991.27
09/14/2021	XX1767 RECUR POS www.cvs.com 800-746-7287 RI 13937036 037036	\$5.44		\$985.83
09/15/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 033014	\$54.15		\$931.68
09/15/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 011547	\$35.65		\$896.03
09/16/2021	XX1767 POS PURCHASE FACTOR75 18885735727 IL 00000000 016041	\$60.00		\$836.03
09/16/2021	XX1767 POS PURCHASE CURB SVC BROOKLY BROOKLYN NY 07192431 060732	\$12.96		\$823.07
09/16/2021	XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 071412	\$11.16		\$811.91
09/17/2021	XX1767 RECUR POS WNYC WQXR NJPR N 646-8294000 NY 00001000 020471	\$101.00		\$710.91
09/17/2021	XX1767 POS PURCHASE CURB SVC QUEENS QUEENS NY 07192431 032909	\$11.16		\$699.75
09/17/2021	XX1767 POS PURCHASE CURB SVC QUEENS QUEENS NY 07192431 093166	\$10.56		\$689.19
09/20/2021	XX1767 POS PURCHASE RMG* REGUS 972-340-2021 NY 00000000 041190	\$260.00		\$429.19
09/20/2021	XX1767 POS PURCHASE PAYPAL * APRICOAT 402-935-7733 DE 00000000 032566	\$148.85		\$280.34
09/20/2021	XX1767 POS DDA W/D THE HOME DEPOT 6 NEW YORK NY 06253266 126211001622	\$86.06		\$194.28
09/20/2021	XX1767 POS PURCHASE BEACH CAFE NEW YORK NY 00972807 006130	\$53.37		\$140.91
09/20/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 550042	\$19.03		\$121.88
09/20/2021	XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 001981	\$12.80		\$109.08
09/20/2021	XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 007926	\$12.30		\$96.78
09/20/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 012557	\$10.39		\$86.39
09/20/2021	XX1767 POS PURCHASE DD/BR #358915 NEW YORK NY 3589004 019498	\$2.93		\$83.46
09/20/2021	XX1767 POS PURCHASE DD/BR #358915 NEW YORK NY 3589004 019028	\$2.63		\$80.83
09/21/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 016037	\$33.20		\$47.63

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
09/21/2021	XX1767 POS PURCHASE DUNKIN #353428 NEW YORK NY 3534002 008630	\$2.93		\$44.70
09/23/2021	MOBILE CAPTURE DEPOSIT		\$43.93	\$88.63
09/23/2021	MOBILE CAPTURE DEPOSIT		\$130.00	\$218.63
09/23/2021	MOBILE CAPTURE DEPOSIT		\$138.07	\$356.70
09/23/2021	MOBILE CAPTURE DEPOSIT		\$138.60	\$495.30
09/23/2021	MOBILE CAPTURE DEPOSIT		\$193.43	\$688.73
09/23/2021	MOBILE CAPTURE DEPOSIT		\$300.00	\$988.73
09/23/2021	BUSINESS INTERNET TRANSFER FROM XXXXXX2292 ON 9/23/21 AT 23:26		\$450.00	\$1,438.73
09/23/2021	Checking Account Transfer from DDA 0362		\$1,000.00	\$2,438.73
09/23/2021	XX1767 POS PURCHASE FACTOR75 18885735727 IL 00000000 003242	\$60.00		\$2,378.73
09/24/2021	XX1767 DDA WITHDRAWAL 757 3 RD AVE MANHATTAN NY VC080654 007566	\$100.00		\$2,278.73
09/27/2021	XX1767 RECUR POS VZWRLSS* BILL PAY 800-922-0204 FL 00000000 009022	\$425.35		\$1,853.38
09/27/2021	XX1767 RECUR POS VERIZON* ONETIMEP VERIZON.COM FL 00000000 097618	\$216.23		\$1,637.15
09/27/2021	XX1767 POS PURCHASE GLORIA WAN HAIR NEW YORK NY 00000000 004118	\$100.00		\$1,537.15
09/27/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 502985	\$90.61		\$1,446.54
09/27/2021	XX1767 POS PURCHASE MEE'S NOODLE NEW YORK NY 00011678 052379	\$57.50		\$1,389.04
09/27/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 015851	\$17.85		\$1,371.19
09/27/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 712904	\$17.18		\$1,354.01
09/27/2021	XX1767 POS PURCHASE CURB SVC NEW YOR NEW YORK NY 07192431 054095	\$14.16		\$1,339.85
09/27/2021	XX1767 POS PURCHASE CURB SVC QUEENS QUEENS NY 07192431 038764	\$11.76		\$1,328.09
09/27/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 061114	\$11.16		\$1,316.93
09/27/2021	XX1767 POS PURCHASE TURTLE BAY DRY C NEW YORK NY 00000000 086123	\$8.00		\$1,308.93
09/27/2021	XX1767 POS PURCHASE STARBUCKS STORE NEW YORK NY 00000000 079672	\$7.16		\$1,301.77
09/27/2021	XX1767 POS PURCHASE DD/BR #358915 NEW YORK NY 3589004 021150	\$2.93		\$1,298.84
09/28/2021	XX1767 RECUR POS GOFITNESSAPP 866-202-1077 NC 00000000 073462	\$19.99		\$1,278.85
09/28/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 094114	\$11.16		\$1,267.69
09/28/2021	XX1767 POS DDA W/D SQ * 787 COFFEE R NEW YORK NY 77827301 12701727237	\$10.11		\$1,257.58
09/29/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 020657	\$54.15		\$1,203.43
09/30/2021	XX1767 POS PURCHASE TURTLE BAY DRY C NEW YORK NY 00000000 008493	\$26.00		\$1,177.43
09/30/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 018042	\$23.65		\$1,153.78
09/30/2021	SERVICE CHARGE	\$42.00		\$1,111.78
09/30/2021	Ending Balance			\$1,111.78


CLASSIC BUSINESS CHECKING-2060 (continued)
Daily Balances

Date	Amount	Date	Amount	Date	Amount
09/01/2021	\$4,031.46	09/14/2021	\$985.83	09/24/2021	\$2,278.73
09/02/2021	\$3,698.69	09/15/2021	\$896.03	09/27/2021	\$1,298.84
09/03/2021	\$3,592.25	09/16/2021	\$811.91	09/28/2021	\$1,257.58
09/07/2021	\$1,591.75	09/17/2021	\$689.19	09/29/2021	\$1,203.43
09/08/2021	\$1,430.88	09/20/2021	\$80.83	09/30/2021	\$1,111.78
09/09/2021	\$1,135.44	09/21/2021	\$44.70		
09/13/2021	\$991.27	09/23/2021	\$2,378.73		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR TOTAL ITEMS:	\$42.00
Total Service Charge	\$42.00



Statement Ending 10/29/2021

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4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Managing Your Accounts

	Officer Name	Steve LaFredo
	Office Number	212-266-9200
	Banking Hours	Mon - Fri 8:30am - 4:30pm EST
	Online Banking	www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$7,454.93

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
10/01/2021	Beginning Balance	\$1,111.78	Average Available Balance	\$5,828.21
	1 Credit(s) This Period	\$10,000.00		
	61 Debit(s) This Period	\$3,656.85		
10/29/2021	Ending Balance	\$7,454.93		
	Service Charges	\$18.00		

Account Activity

Post Date	Description	Debits	Credits	Balance
10/01/2021	Beginning Balance			\$1,111.78
10/01/2021	XX1767 POS PURCHASE FACTOR75 18885735727 IL 00000000 019957	\$60.00		\$1,051.78
10/01/2021	XX1767 POS PURCHASE HEALTHYWARELIV 8554573040 TX 00000000 097197	\$39.89		\$1,011.89
10/04/2021	XX1767 POS PURCHASE 4G ROUTER 35314369001 LT 00000001 048212	\$89.00		\$922.89
10/04/2021	XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 4 012502	\$64.33		\$858.56
10/04/2021	XX1767 POS PURCHASE CKE* MAMA PHO NEW NEW YORK NY 00000000 027149	\$21.13		\$837.43
10/04/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 802281	\$20.17		\$817.26
10/04/2021	XX1767 POS PURCHASE DD/BR #358915 NEW YORK NY 3589004 022964	\$2.93		\$814.33
10/04/2021	VISA ISA Fee 4G ROUTER 35314369001 LT 00000001 048212	\$0.89		\$813.44
10/05/2021	XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 4 037895	\$163.08		\$650.36
10/05/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 019245	\$12.96		\$637.40
10/06/2021	XX1767 POS DDA W/D AMAZON.COM* 272XG SEATTLE WA 00000101 7GT1EN11XAV6	\$50.19		\$587.21
10/06/2021	XX1767 POS PURCHASE REMI FLOWER & CO NEW	\$9.14		\$578.07





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
	YORK NY 00008871 000074			
10/08/2021	XX1767 RECUR POS FPMSUPPORT.COM 833-7931659 WI 00010002 036446	\$49.95		\$528.12
10/08/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 020149	\$30.44		\$497.68
10/08/2021	XX1767 POS PURCHASE DD/BR #358915 NEW YORK NY 3589021 000631	\$4.52		\$493.16
10/12/2021	BUSINESS INTERNET TRANSFER FROM XXXXXX2292 ON 10/12/21 AT 12:59		\$10,000.00	\$10,493.16
10/12/2021	XX1767 POS PURCHASE HERBS THAI BISTR 212-8089388 NY 78350845 040025	\$55.53		\$10,437.63
10/12/2021	XX1767 POS PURCHASE VITALITYWELLNESS 844-489-1681 FL 00000000 090543	\$49.00		\$10,388.63
10/12/2021	XX1767 RECUR POS WEB* NETWORKSOLUT 888-6429675 FL 00001000 067787	\$31.96		\$10,356.67
10/12/2021	XX1767 POS PURCHASE CURB SVC BROOKLY BROOKLYN NY 07192431 018742	\$10.56		\$10,346.11
10/12/2021	XX1767 RECUR POS SHOPSMARTER.COM 800-2556355 CT 00001000 045176	\$9.97		\$10,336.14
10/13/2021	XX1767 RECUR POS plcpayment.com 855-8982434 FL 00000001 089577	\$44.00		\$10,292.14
10/13/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 018457	\$41.40		\$10,250.74
10/14/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 038049	\$68.92		\$10,181.82
10/14/2021	XX1767 RECUR POS PLCPAYMENT.COM 855-8982434 FL 00000001 064126	\$44.00		\$10,137.82
10/14/2021	XX1767 RECUR POS www.cvs.com 800-746-7287 RI 14043511 043511	\$5.44		\$10,132.38
10/15/2021	XX1767 POS PURCHASE NYPLIBRARYSCHOML HTTPSWWW.NYPL NY 00000000 047719	\$52.50		\$10,079.88
10/15/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 022059	\$28.74		\$10,051.14
10/15/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 536917	\$27.17		\$10,023.97
10/18/2021	XX1767 RECUR POS WNYC WQXR NJPR N 646-8294000 NY 00001000 065439	\$101.00		\$9,922.97
10/18/2021	XX1767 POS PURCHASE ANGELETTO 2ND AV NEW YORK NY 00000000 056486	\$50.46		\$9,872.51
10/18/2021	XX1767 POS DDA W/D STAPLES 0184 NEW YORK NY 08158673 868728	\$9.21		\$9,863.30
10/18/2021	XX1767 POS PURCHASE DD/BR #358915 NEW YORK NY 3589021 002709	\$2.93		\$9,860.37
10/19/2021	XX1767 POS PURCHASE RMG* REGUS 972-340-2021 NY 00000000 042832	\$269.60		\$9,590.77
10/19/2021	XX1767 POS PURCHASE VAP ECOMZ LLC VAPECOMZ.COM WY PE9C3JHK 016600	\$57.86		\$9,532.91
10/20/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 023225	\$22.97		\$9,509.94
10/21/2021	XX1767 POS PURCHASE COLUMBIA ONLINE 212-853-1919 NY 00000000 058952	\$180.00		\$9,329.94
10/21/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 032638	\$68.92		\$9,261.02
10/21/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 542433	\$21.78		\$9,239.24
10/21/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 020796	\$20.68		\$9,218.56
10/22/2021	XX1767 POS PURCHASE UNITED 0167 800-932-2732 TX 00000000 029621	\$840.07		\$8,378.49

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
10/22/2021	XX1767 RECUR POS ZOOM.US 888-799- WWW.ZOOM.US CA LY1PDA25 084080	\$115.13		\$8,263.36
10/22/2021	XX1767 POS PURCHASE AGENT FEE 8900 ALPINE TVL & TX 45514722 089079	\$30.00		\$8,233.36
10/22/2021	XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 046817	\$17.16		\$8,216.20
10/22/2021	XX1767 POS PURCHASE CURB SVC WOODSID WOODSIDE NY 07192431 019783	\$15.96		\$8,200.24
10/25/2021	XX1767 RECUR POS VZWRLSS* BILL PAY 800-9220204 CA 36711802 012709	\$300.04		\$7,900.20
10/25/2021	XX1767 POS PURCHASE SP * HIMALAYA WE HTTPSHIMALAYA TX JIAOBR3L 084048	\$66.89		\$7,833.31
10/25/2021	XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 949699	\$33.36		\$7,799.95
10/25/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 021730	\$26.42		\$7,773.53
10/25/2021	XX1767 POS DDA W/D AMAZON.COM* 2Y3JC SEATTLE WA 00000101 1C1OU4ZL67UC	\$23.90		\$7,749.63
10/25/2021	XX1767 POS PURCHASE SANDWICHIERIE OF NEW YORK NY 61032491 032491	\$16.05		\$7,733.58
10/25/2021	XX1767 POS DDA W/D STAPLES 0184 NEW YORK NY 08158673 986459	\$6.52		\$7,727.06
10/25/2021	XX1767 POS PURCHASE DD/BR #358915 NEW YORK NY 3589021 004323	\$2.93		\$7,724.13
10/26/2021	XX1767 RECUR POS GOFITNESSAPP 866-202-1077 NC 00000000 005480	\$19.99		\$7,704.14
10/26/2021	XX1767 POS PURCHASE TAXI SVC ASTORIA ASTORIA NY 00375546 046006	\$10.56		\$7,693.58
10/26/2021	XX1767 POS PURCHASE DD/BR #358915 NEW YORK NY 3589021 004950	\$2.93		\$7,690.65
10/27/2021	XX1767 POS PURCHASE VIT* VITAMIN SHOP 800-223-1216 NJ 00000000 042366	\$74.97		\$7,615.68
10/27/2021	XX1767 POS PURCHASE OLD NAVY ON-LINE 800-6536289 OH 70326328 060864	\$73.09		\$7,542.59
10/27/2021	XX1767 POS DDA W/D AMAZON.COM* RI8HR SEATTLE WA 00000101 5EH6ANPU9Q33	\$21.78		\$7,520.81
10/28/2021	XX1767 RECUR POS ROCKETLAW 877-75 WWW.ROCKETLAW CA 00000000 067193	\$39.99		\$7,480.82
10/29/2021	XX1767 POS DDA W/D SQ * 787 COFFEE R NEW YORK NY 77827301 130215200053	\$7.89		\$7,472.93
10/29/2021	SERVICE CHARGE	\$18.00		\$7,454.93
10/29/2021	Ending Balance			\$7,454.93

Daily Balances

Date	Amount	Date	Amount	Date	Amount
10/01/2021	\$1,011.89	10/14/2021	\$10,132.38	10/25/2021	\$7,724.13
10/04/2021	\$813.44	10/15/2021	\$10,023.97	10/26/2021	\$7,690.65
10/05/2021	\$637.40	10/18/2021	\$9,860.37	10/27/2021	\$7,520.81
10/06/2021	\$578.07	10/19/2021	\$9,532.91	10/28/2021	\$7,480.82
10/08/2021	\$493.16	10/20/2021	\$9,509.94	10/29/2021	\$7,454.93
10/12/2021	\$10,336.14	10/21/2021	\$9,218.56		
10/13/2021	\$10,250.74	10/22/2021	\$8,200.24		


CLASSIC BUSINESS CHECKING-2060 (continued)
Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR TOTAL ITEMS:	\$18.00
Total Service Charge	\$18.00



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Statement Ending 11/30/2021

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4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Managing Your Accounts

	Officer Name	Steve LaFredo
	Office Number	212-266-9200
	Banking Hours	Mon - Fri 8:30am - 4:30pm EST
	Online Banking	www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$1,155.91

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
10/30/2021	Beginning Balance	\$7,454.93	Average Available Balance	\$4,016.42
	0 Credit(s) This Period	\$0.00		
	107 Debit(s) This Period	\$6,299.02		
11/30/2021	Ending Balance	\$1,155.91		
	Service Charges	\$40.50		

Account Activity

Post Date	Description	Debits	Credits	Balance
10/30/2021	Beginning Balance			\$7,454.93
11/01/2021	XX1767 POS PURCHASE KONZUM P-0222 ZAGREB HR KZ022205 032000	\$129.00		\$7,325.93
11/01/2021	XX1767 POS PURCHASE GLORIA WAN HAIR NEW YORK NY 00000000 037517	\$100.00		\$7,225.93
11/01/2021	XX1767 POS PURCHASE UBER* PENDING WWW.UBER.COM CA BV69YFNR 094623	\$94.70		\$7,131.23
11/01/2021	XX1767 POS PURCHASE Shop 4722/ West Schiphol Airp NL 31465821 097624	\$84.44		\$7,046.79
11/01/2021	XX1767 POS PURCHASE LITTLE THAI KITC NEW YORK NY 70000000 060034	\$60.53		\$6,986.26
11/01/2021	XX1767 POS PURCHASE HEALTHYWARELIVI 8554573040 TX 00000000 015948	\$39.89		\$6,946.37
11/01/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 092006	\$12.36		\$6,934.01
11/01/2021	XX1767 POS PURCHASE CURB SVC BROOKLY BROOKLYN NY 07192431 092337	\$10.56		\$6,923.45
11/01/2021	XX1767 POS PURCHASE HMS Host Interna Amsterdam NL 75245516 064872	\$9.71		\$6,913.74
11/01/2021	XX1767 POS PURCHASE AMZ* 342oea5g2wp 866-508-3558 NY 00000000 000448	\$7.88		\$6,905.86
11/01/2021	XX1767 POS DDA W/D HBOOKSELLER ST91 ELIZABETH NJ 25754501 680775	\$4.25		\$6,901.61
11/01/2021	VISA ISA Fee KONZUM P-0222 ZAGREB HR KZ022205	\$1.29		\$6,900.32





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The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
	032000			
11/01/2021	VISA ISA Fee Shop 4722/ West Schiphol Airp NL 31465821 097624	\$0.84		\$6,899.48
11/01/2021	VISA ISA Fee HMS Host Interna Amsterdam NL 75245516 064872	\$0.10		\$6,899.38
11/01/2021	XX1767 DDA WITHDRAWAL UL GRADA VUKOVARA 2 ZAGREB HR 12087 330931	\$308.28		\$6,591.10
11/01/2021	VISA ISA Fee UL GRADA VUKOVARA 2 ZAGREB HR 12087 330931	\$3.13		\$6,587.97
11/02/2021	XX1767 POS PURCHASE NZZJZ DR A.STAMP ZAGREB HR V0102266 019202	\$88.63		\$6,499.34
11/02/2021	VISA ISA Fee NZZJZ DR A.STAMP ZAGREB HR V0102266 019202	\$0.89		\$6,498.45
11/04/2021	XX1767 POS PURCHASE TotalAV.com 833-2018681 CA 00000007 019725	\$19.00		\$6,479.45
11/08/2021	XX1767 POS PURCHASE REED EXHIBITIONS RICHMOND GB 00000000 086183	\$447.33		\$6,032.12
11/08/2021	XX1767 POS PURCHASE PBZ9LUMIERE OSIJEK HR 12964880 046269	\$214.43		\$5,817.69
11/08/2021	XX1767 RECUR POS plcpayment.com 855-8982434 FL 00000001 016868	\$44.00		\$5,773.69
11/08/2021	XX1767 POS PURCHASE PBZTLUKOILBP OSIJEK HR 12959975 070107	\$42.46		\$5,731.23
11/08/2021	XX1767 RECUR POS WEB* NETWORKSOLUT 888-6429675 FL 00001000 051792	\$31.96		\$5,699.27
11/08/2021	XX1767 POS PURCHASE MUZEJ VUCEDOLSKE VUKOVAR HR 50048760 031000	\$26.88		\$5,672.39
11/08/2021	XX1767 RECUR POS SHOPSMARTER.COM 800-2556355 CT 00001000 018271	\$9.97		\$5,662.42
11/08/2021	XX1767 POS PURCHASE MUZEJ VUCEDOLSKE VUKOVAR HR 50048759 025000	\$7.37		\$5,655.05
11/08/2021	VISA ISA Fee REED EXHIBITIONS RICHMOND GB 00000000 086183	\$4.47		\$5,650.58
11/08/2021	VISA ISA Fee PBZ9LUMIERE OSIJEK HR 12964880 046269	\$2.14		\$5,648.44
11/08/2021	VISA ISA Fee PBZTLUKOILBP OSIJEK HR 12959975 070107	\$0.42		\$5,648.02
11/08/2021	VISA ISA Fee MUZEJ VUCEDOLSKE VUKOVAR HR 50048760 031000	\$0.27		\$5,647.75
11/08/2021	VISA ISA Fee MUZEJ VUCEDOLSKE VUKOVAR HR 50048759 025000	\$0.07		\$5,647.68
11/09/2021	XX1767 POS PURCHASE PBZ6RECEPCIJA OSIJEK HR 12948428 005764	\$444.14		\$5,203.54
11/09/2021	XX1767 POS PURCHASE MASTA D.O.O. OSIJEK HR 50109869 042000	\$115.80		\$5,087.74
11/09/2021	VISA ISA Fee PBZ6RECEPCIJA OSIJEK HR 12948428 005764	\$4.44		\$5,083.30
11/09/2021	VISA ISA Fee MASTA D.O.O. OSIJEK HR 50109869 042000	\$1.16		\$5,082.14
11/09/2021	XX1767 DDA WITHDRAWAL MAKSIMIRSKA 86 ZAGREB HR 10737 382401	\$171.86		\$4,910.28
11/09/2021	VISA ISA Fee MAKSIMIRSKA 86 ZAGREB HR 10737 382401	\$1.78		\$4,908.50
11/10/2021	XX1767 RECUR POS VERIZON* ONETIMEP VERIZON.COM FL 00000000 090923	\$215.66		\$4,692.84
11/10/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 008828	\$68.92		\$4,623.92
11/10/2021	XX1767 POS PURCHASE PBZTINA SLAVONSKI BRO HR 73110085 075377	\$46.59		\$4,577.33
11/10/2021	VISA ISA Fee PBZTINA SLAVONSKI BRO HR 73110085 075377	\$0.47		\$4,576.86


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
11/12/2021	XX1767 POS PURCHASE DELAWARE CORP & 302-739-3073 DE 01109658 060007	\$475.67		\$4,101.19
11/12/2021	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 021884	\$76.24		\$4,024.95
11/12/2021	XX1767 POS PURCHASE FACTOR75 18885735727 IL 00000000 079984	\$60.00		\$3,964.95
11/12/2021	XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 633073	\$37.63		\$3,927.32
11/12/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 034059	\$25.15		\$3,902.17
11/12/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 007063	\$22.56		\$3,879.61
11/12/2021	XX1767 POS PURCHASE UBER* TRIP WWW.UBER.COM CA BV69YFNR 031718	\$13.72		\$3,865.89
11/12/2021	XX1767 POS PURCHASE ADFS VELIKA GORIC HR 50052556 067000	\$10.88		\$3,855.01
11/12/2021	XX1767 POS PURCHASE Lagardere Fil. 2 Frankfurt-Flu DE 69701219 029426	\$10.16		\$3,844.85
11/12/2021	XX1767 POS PURCHASE CAFFE NERO DEPAR VELIKA GORIC HR 72107655 023000	\$6.93		\$3,837.92
11/12/2021	VISA ISA Fee ADFS VELIKA GORIC HR 50052556 067000	\$0.11		\$3,837.81
11/12/2021	VISA ISA Fee Lagardere Fil. 2 Frankfurt-Flu DE 69701219 029426	\$0.10		\$3,837.71
11/12/2021	VISA ISA Fee CAFFE NERO DEPAR VELIKA GORIC HR 72107655 023000	\$0.07		\$3,837.64
11/15/2021	XX1767 POS PURCHASE TST* ISABELLE'S NEW YORK NY 74691515 091515	\$82.78		\$3,754.86
11/15/2021	XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 4 090095	\$62.92		\$3,691.94
11/15/2021	XX1767 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 800583	\$22.36		\$3,669.58
11/15/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 841066	\$20.18		\$3,649.40
11/15/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010001 027045	\$18.05		\$3,631.35
11/15/2021	XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 072051	\$15.80		\$3,615.55
11/15/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 085580	\$15.36		\$3,600.19
11/15/2021	XX1767 POS PURCHASE TURTLE BAY DRY C NEW YORK NY 00000000 008159	\$12.00		\$3,588.19
11/15/2021	XX1767 POS DDA W/D SQ * 787 COFFEE R NEW YORK NY 77827301 131917376643	\$10.31		\$3,577.88
11/15/2021	XX1767 POS PURCHASE SKYPE.COM/GO/BIL Luxembourg LU 00000000 098585	\$10.00		\$3,567.88
11/15/2021	XX1767 RECUR POS www.cvs.com 800-746-7287 RI 19668502 068502	\$5.44		\$3,562.44
11/15/2021	VISA ISA Fee SKYPE.COM/GO/BIL Luxembourg LU 00000000 098585	\$0.10		\$3,562.34
11/16/2021	XX1767 RECUR POS VERIZON* ONETIMEP VERIZON.COM FL 00000000 052379	\$215.66		\$3,346.68
11/16/2021	XX1767 POS PURCHASE NEW YORK PRESBYT 866-252-0101 NY 00000000 034982	\$28.79		\$3,317.89
11/16/2021	XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 041149	\$12.80		\$3,305.09
11/17/2021	XX1767 RECUR POS WNYC WQXR NJPR N 646-8294000 NY 00001000 070518	\$101.00		\$3,204.09
11/17/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 098639	\$70.41		\$3,133.68

**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
11/18/2021	XX1767 POS PURCHASE FACTOR75 18885735727 IL 00000000 008017	\$60.00		\$3,073.68
11/18/2021	XX1767 POS PURCHASE CURB SVC QUEENS QUEENS NY 07192431 055365	\$15.36		\$3,058.32
11/18/2021	XX1767 POS DDA W/D SQ * 787 COFFEE R NEW YORK NY 77827301 132122162021	\$9.33		\$3,048.99
11/18/2021	XX1767 POS PURCHASE NY PRSBT AUBONPA NEW YORK NY 00000000 034481	\$3.15		\$3,045.84
11/19/2021	XX1767 POS PURCHASE RMG* REGUS 972-340-2021 NY 00000000 009839	\$260.00		\$2,785.84
11/19/2021	XX1767 POS PURCHASE CONGREGATION KEH 212-774-5620 NY 57925791 025791	\$150.00		\$2,635.84
11/19/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010004 036759	\$22.40		\$2,613.44
11/19/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 958894	\$20.18		\$2,593.26
11/19/2021	XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 033528	\$12.30		\$2,580.96
11/22/2021	XX1767 POS PURCHASE DRI* FITBIT LLC 877-623-4997 MN 00004876 000944	\$108.82		\$2,472.14
11/22/2021	XX1767 POS PURCHASE AMERICAN BIOTECH 801-7561000 UT 78706918 016341	\$83.90		\$2,388.24
11/22/2021	XX1767 POS DDA W/D SQ * AMMA NEW YORK NY 77827301 132502238703	\$54.22		\$2,334.02
11/22/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 030976	\$25.63		\$2,308.39
11/22/2021	XX1767 POS DDA W/D SQ * BUTTERCUP 2N NEW YORK NY 77827301 132502244796	\$14.40		\$2,293.99
11/23/2021	XX1767 POS PURCHASE VIT* VITAMIN SHOP 800-223-1216 NJ 00000000 019795	\$71.98		\$2,222.01
11/24/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJV6N0 015694	\$70.41		\$2,151.60
11/24/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 030217	\$30.45		\$2,121.15
11/24/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 561555	\$15.97		\$2,105.18
11/24/2021	XX1767 POS PURCHASE STARBUCKS STORE NEW YORK NY 00000000 042888	\$12.41		\$2,092.77
11/24/2021	XX1767 POS PURCHASE CURB SVC BROOKLY BROOKLYN NY 07192431 088437	\$11.16		\$2,081.61
11/26/2021	XX1767 RECUR POS VZWRLSS* BILL PAY 800-9220204 CA 36711802 013190	\$278.23		\$1,803.38
11/26/2021	XX1767 POS PURCHASE FACTOR75 18885735727 IL 00000000 005128	\$60.00		\$1,743.38
11/26/2021	XX1767 POS DDA W/D SQ * BUTTERCUP 2N NEW YORK NY 77827301 132819141065	\$54.00		\$1,689.38
11/26/2021	XX1767 POS PURCHASE STEP DOWN TO NAT NEW YORK NY 4 084018	\$21.96		\$1,667.42
11/26/2021	XX1767 RECUR POS GOFITNESSAPP 866-202-1077 NC 00000000 068060	\$19.99		\$1,647.43
11/29/2021	XX1767 POS PURCHASE DD DOORDASH THET 855-973-1040 CA 00000000 060710	\$99.52		\$1,547.91
11/29/2021	XX1767 POS PURCHASE AMERICAN BIOTECH 801-7561000 UT 78706918 086561	\$81.13		\$1,466.78
11/29/2021	XX1767 POS PURCHASE POOK USA INC NEW YORK NY 00006440 000150	\$80.00		\$1,386.78
11/29/2021	XX1767 POS PURCHASE NIRVANNA DESIGNS LIC NY 5 007246	\$40.00		\$1,346.78
11/29/2021	XX1767 POS PURCHASE SP * LIKHA 164-69264628 CA IZWCEE2A 054020	\$38.11		\$1,308.67



Statement Ending 11/30/2021

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CLASSIC BUSINESS CHECKING-2060 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
11/29/2021	XX1767 POS PURCHASE TST* LE PAIN QUO NEW YORK NY 00000000 024262	\$18.34		\$1,290.33
11/29/2021	XX1767 POS DDA W/D SQ * SWEET TOOTH NEW YORK NY 77827301 133220335137	\$7.96		\$1,282.37
11/30/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 032712	\$46.07		\$1,236.30
11/30/2021	XX1767 POS PURCHASE HEALTHYWARELIV 8554573040 TX 00000000 039961	\$39.89		\$1,196.41
11/30/2021	SERVICE CHARGE	\$40.50		\$1,155.91
11/30/2021	Ending Balance			\$1,155.91

Daily Balances

Date	Amount	Date	Amount	Date	Amount
11/01/2021	\$6,587.97	11/12/2021	\$3,837.64	11/22/2021	\$2,293.99
11/02/2021	\$6,498.45	11/15/2021	\$3,562.34	11/23/2021	\$2,222.01
11/04/2021	\$6,479.45	11/16/2021	\$3,305.09	11/24/2021	\$2,081.61
11/08/2021	\$5,647.68	11/17/2021	\$3,133.68	11/26/2021	\$1,647.43
11/09/2021	\$4,908.50	11/18/2021	\$3,045.84	11/29/2021	\$1,282.37
11/10/2021	\$4,576.86	11/19/2021	\$2,580.96	11/30/2021	\$1,155.91

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR TOTAL ITEMS:	\$40.50
Total Service Charge	\$40.50



4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Statement Ending 12/31/2021

Page 1 of 4

Managing Your Accounts

	Officer Name	Steve LaFredo
	Office Number	212-266-9200
	Banking Hours	Mon - Fri 8:30am - 4:30pm EST
	Online Banking	www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$1,146.65

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
12/01/2021	Beginning Balance	\$1,155.91	Average Available Balance	\$686.27
	1 Credit(s) This Period	\$1,000.00		
	24 Debit(s) This Period	\$1,009.26		
12/31/2021	Ending Balance	\$1,146.65		
	Service Charges	\$25.00		

Account Activity

Post Date	Description	Debits	Credits	Balance
12/01/2021	Beginning Balance			\$1,155.91
12/01/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 014475	\$56.14		\$1,099.77
12/01/2021	APPLECARD GSBANK PAYMENT 21617965	\$28.25		\$1,071.52
12/02/2021	XX1767 POS PURCHASE WCMC-WCC 855-8800343 NY 77110149 071696	\$117.90		\$953.62
12/02/2021	XX1767 POS PURCHASE FACTOR75 18885735727 IL 00000000 024426	\$60.00		\$893.62
12/02/2021	XX1767 POS DDA W/D AMREENS HALLMARK NEW YORK NY 06410001 133615001457	\$48.92		\$844.70
12/02/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 636006	\$25.92		\$818.78
12/02/2021	XX1767 POS DDA W/D AMAZON.COM* U60MG SEATTLE WA 00000101 6ZM62K7P91NL	\$25.02		\$793.76
12/02/2021	XX1767 POS DDA W/D AMAZON.COM* 7B7VQ SEATTLE WA 00000101 3PGDJ8YVK8X1	\$21.72		\$772.04
12/02/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010006 007902	\$14.39		\$757.65
12/06/2021	XX1767 RECUR POS plcpayment.com 855-8982434 FL 00000001 022611	\$44.00		\$713.65
12/06/2021	XX1767 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 619046	\$36.09		\$677.56
12/06/2021	XX1767 RECUR POS WEB* NETWORKSOLUT 888-6429675 FL 00001000 051274	\$31.96		\$645.60





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

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IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

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- (2) The dollar amount of the suspected error.
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You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

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If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
12/06/2021	XX1767 POS PURCHASE CURB SVC LONG IS LONG ISLAND C NY 07192431 047190	\$26.76		\$618.84
12/06/2021	XX1767 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 032815	\$25.96		\$592.88
12/06/2021	XX1767 POS PURCHASE UBER TRIP HELP.UBER.COM CA 00000000 039051	\$21.18		\$571.70
12/06/2021	XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 046298	\$18.05		\$553.65
12/06/2021	XX1767 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 011695	\$16.80		\$536.85
12/07/2021	XX1767 POS DDA W/D BLOOMYS 001 NEW YORK NY D0010551 009621	\$194.40		\$342.45
12/07/2021	XX1767 POS PURCHASE BARNACHO NEW YORK NY 77616452 030154	\$38.16		\$304.29
12/07/2021	XX1767 POS DDA W/D BLOOMYS 001 NEW YORK NY D0010551 009619	\$28.47		\$275.82
12/08/2021	XX1767 RECUR POS FRESHLY.COM HTTPSWWW.FRES NY 9DJJV6N0 091954	\$68.92		\$206.90
12/08/2021	XX1767 POS PURCHASE TST* DAN JONES C NEW YORK NY 66921193 021193	\$5.25		\$201.65
12/16/2021	Domesitic wire fee 3639	\$30.00		\$171.65
12/20/2021	BUSINESS INTERNET TRANSFER FROM XXXXXX2292 ON 12/20/21 AT 12:39		\$1,000.00	\$1,171.65
12/31/2021	SERVICE CHARGE	\$25.00		\$1,146.65
12/31/2021	Ending Balance			\$1,146.65

Daily Balances

Date	Amount	Date	Amount	Date	Amount
12/01/2021	\$1,071.52	12/07/2021	\$275.82	12/20/2021	\$1,171.65
12/02/2021	\$757.65	12/08/2021	\$201.65	12/31/2021	\$1,146.65
12/06/2021	\$536.85	12/16/2021	\$171.65		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR Account Maintenance:	\$25.00
Total Service Charge	\$25.00



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4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Statement Ending 01/31/2022

Page 1 of 4

Managing Your Accounts

	Officer Name	Steve LaFredo
	Office Number	212-266-9200
	Banking Hours	Mon - Fri 8:30am - 4:30pm EST
	Online Banking	www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$951.14

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
01/01/2022	Beginning Balance	\$1,146.65	Average Available Balance	\$994.88
	0 Credit(s) This Period	\$0.00		
	3 Debit(s) This Period	\$195.51		
01/31/2022	Ending Balance	\$951.14		
	Service Charges	\$25.00		

Account Activity

Post Date	Description	Debits	Credits	Balance
01/01/2022	Beginning Balance			\$1,146.65
01/03/2022	APPLECARD GSBANK PAYMENT 21617965	\$140.51		\$1,006.14
01/11/2022	Domesitic wire fee 3842	\$30.00		\$976.14
01/31/2022	SERVICE CHARGE	\$25.00		\$951.14
01/31/2022	Ending Balance			\$951.14

Daily Balances

Date	Amount	Date	Amount	Date	Amount
01/03/2022	\$1,006.14	01/11/2022	\$976.14	01/31/2022	\$951.14

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date	Previous year-to-date
Total Overdraft Fees	\$0.00	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00	\$0.00





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

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**CLASSIC BUSINESS CHECKING-2060** (continued)**Service Charge Summary**

Description	Amount
TOTAL CHARGE FOR Account Maintenance:	\$25.00
Total Service Charge	\$25.00



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4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Statement Ending 02/28/2022

Page 1 of 2

Managing Your Accounts



Officer Name Steve LaFredo



Office Number 212-266-9200



Banking Hours Mon - Fri
8:30am - 4:30pm EST



Online Banking www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$926.14

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
02/01/2022	Beginning Balance	\$951.14	Average Available Balance	\$951.14
	0 Credit(s) This Period	\$0.00		
	1 Debit(s) This Period	\$25.00		
02/28/2022	Ending Balance	\$926.14		
	Service Charges	\$25.00		

Account Activity

Post Date	Description	Debits	Credits	Balance
02/01/2022	Beginning Balance			\$951.14
02/28/2022	SERVICE CHARGE	\$25.00		\$926.14
02/28/2022	Ending Balance			\$926.14

Daily Balances

Date	Amount
02/28/2022	\$926.14

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date	Previous year-to-date
Total Overdraft Fees	\$0.00	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR Account Maintenance:	\$25.00
Total Service Charge	\$25.00





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4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Statement Ending 03/31/2022

Page 1 of 2

Managing Your Accounts

	Officer Name	Steve LaFredo
	Office Number	212-266-9200
	Banking Hours	Mon - Fri 8:30am - 4:30pm EST
	Online Banking	www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$7,508.16

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount
03/01/2022	Beginning Balance	\$926.14
	1 Credit(s) This Period	\$7,000.00
	4 Debit(s) This Period	\$417.98
03/31/2022	Ending Balance	\$7,508.16

Account Activity

Post Date	Description	Debits	Credits	Balance
03/01/2022	Beginning Balance			\$926.14
03/01/2022	APPLECARD GSBANK PAYMENT 21617965	\$28.33		\$897.81
03/24/2022	Checking Account Transfer from DDA 0362		\$7,000.00	\$7,897.81
03/30/2022	XX2369 DDA WITHDRAWAL MAKSIMIRSKA 88 ZAGREB HR 10779 150947	\$293.11		\$7,604.70
03/30/2022	VISA ISA Fee MAKSIMIRSKA 88 ZAGREB HR 10779 150947	\$2.98		\$7,601.72
03/30/2022	APPLECARD GSBANK PAYMENT 21617965	\$93.56		\$7,508.16
03/31/2022	Ending Balance			\$7,508.16

Daily Balances

Date	Amount	Date	Amount	Date	Amount
03/01/2022	\$897.81	03/24/2022	\$7,897.81	03/30/2022	\$7,508.16

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00





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Statement Ending 04/29/2022

Page 1 of 4

4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Managing Your Accounts

	Officer Name	Steve LaFredo
	Office Number	212-266-9200
	Banking Hours	Mon - Fri 8:30am - 4:30pm EST
	Online Banking	www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$9,744.13

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
04/01/2022	Beginning Balance	\$7,508.16	Average Available Balance	\$6,068.04
	1 Credit(s) This Period	\$5,000.00		
	35 Debit(s) This Period	\$2,764.03		
04/29/2022	Ending Balance	\$9,744.13		
	Service Charges	\$4.50		

Account Activity

Post Date	Description	Debits	Credits	Balance
04/01/2022	Beginning Balance			\$7,508.16
04/01/2022	XX2369 POS PURCHASE NZZJZ DR A.STAMP ZAGREB HR V0102266 021202	\$63.96		\$7,444.20
04/01/2022	VISA ISA Fee NZZJZ DR A.STAMP ZAGREB HR V0102266 021202	\$0.64		\$7,443.56
04/01/2022	XX2369 DDA WITHDRAWAL MAKSIMIRSKA 88 ZAGREB HR 10779 162794	\$439.91		\$7,003.65
04/01/2022	VISA ISA Fee MAKSIMIRSKA 88 ZAGREB HR 10779 162794	\$4.45		\$6,999.20
04/04/2022	XX2369 POS PURCHASE KONZUM P-0222 ZAGREB HR KZ022210 082000	\$166.56		\$6,832.64
04/04/2022	XX2369 POS PURCHASE RESTORAN TAJER ZAGREB HR 50108820 068000	\$108.01		\$6,724.63
04/04/2022	XX2369 POS PURCHASE VRUTAK DOO ZAGREB HR 50039021 012000	\$90.69		\$6,633.94
04/04/2022	XX2369 POS PURCHASE KINESKI RESTORAN ZAGREB HR 50056153 055000	\$48.98		\$6,584.96
04/04/2022	XX2369 POS PURCHASE ASIA GOLD ZAGREB HR 22817647 000202	\$34.20		\$6,550.76
04/04/2022	XX2369 POS PURCHASE PET NETWORK ZAGREB HR RB030158 017100	\$23.21		\$6,527.55
04/04/2022	VISA ISA Fee KONZUM P-0222 ZAGREB HR KZ022210 082000	\$1.67		\$6,525.88
04/04/2022	VISA ISA Fee RESTORAN TAJER ZAGREB HR 50108820	\$1.08		\$6,524.80





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**CLASSIC BUSINESS CHECKING-2060 (continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
	068000			
04/04/2022	VISA ISA Fee VRUTAK DOO ZAGREB HR 50039021 012000	\$0.91		\$6,523.89
04/04/2022	VISA ISA Fee KINESKI RESTORAN ZAGREB HR 50056153 055000	\$0.49		\$6,523.40
04/04/2022	VISA ISA Fee ASIA GOLD ZAGREB HR 22817647 000202	\$0.34		\$6,523.06
04/04/2022	VISA ISA Fee PET NETWORK ZAGREB HR RB030158 017100	\$0.23		\$6,522.83
04/05/2022	XX2369 POS PURCHASE ADFS VELIKA GORIC HR 50052556 047000	\$7.97		\$6,514.86
04/05/2022	XX2369 POS PURCHASE COFFEE FELLOWS F FRANKFURT DE 69136455 021096	\$4.60		\$6,510.26
04/05/2022	VISA ISA Fee ADFS VELIKA GORIC HR 50052556 047000	\$0.08		\$6,510.18
04/05/2022	VISA ISA Fee COFFEE FELLOWS F FRANKFURT DE 69136455 021096	\$0.05		\$6,510.13
04/13/2022	XX2369 POS DDA W/D AMISH MARKET NEW YORK NY 00010003 072447	\$31.32		\$6,478.81
04/14/2022	XX2369 POS PURCHASE ASSOCIATION OF Y 203-4321886 CT 29216999 035395	\$972.00		\$5,506.81
04/15/2022	XX2369 POS DDA W/D AMISH MARKET NEW YORK NY 00010002 067490	\$17.55		\$5,489.26
04/18/2022	XX2369 POS PURCHASE BEACH CAFE NEW YORK NY 00972807 077398	\$63.50		\$5,425.76
04/18/2022	XX2369 POS DDA W/D MORTON WILLIAMS NEW YORK NY 57937101 185257	\$35.27		\$5,390.49
04/18/2022	XX2369 POS PURCHASE CURB SVC QUEENS QUEENS NY 07192431 053329	\$15.36		\$5,375.13
04/18/2022	XX2369 POS PURCHASE CURB SVC QUEENS QUEENS NY 07192431 088140	\$13.56		\$5,361.57
04/18/2022	XX2369 POS PURCHASE NYC TAXI 1246 12 LONG ISLAND C NY 467 042386	\$10.80		\$5,350.77
04/19/2022	XX2369 POS PURCHASE WYOMING SECRETAR 307-7775847 WY 11696999 073507	\$62.00		\$5,288.77
04/27/2022	XX2369 POS DDA W/D Duane Reade STO NEW YORK NY 99999999 559839	\$13.48		\$5,275.29
04/27/2022	Incoming Wire Fee 56518628	\$15.00		\$5,260.29
04/28/2022	XX2369 POS PURCHASE SQ * SAMASCOTT OR New York NY 00000000 007335	\$6.85		\$5,253.44
04/28/2022	XX2369 POS PURCHASE SQ * PINK MOOSE U New York NY 00000000 021326	\$4.81		\$5,248.63
04/29/2022	BUSINESS INTERNET TRANSFER FROM XXXXXX2292 ON 4/29/22 AT 10:36		\$5,000.00	\$10,248.63
04/29/2022	CommerceWest New Acct	\$500.00		\$9,748.63
04/29/2022	SERVICE CHARGE	\$4.50		\$9,744.13
04/29/2022	Ending Balance			\$9,744.13

Daily Balances

Date	Amount	Date	Amount	Date	Amount
04/01/2022	\$6,999.20	04/14/2022	\$5,506.81	04/27/2022	\$5,260.29
04/04/2022	\$6,522.83	04/15/2022	\$5,489.26	04/28/2022	\$5,248.63
04/05/2022	\$6,510.13	04/18/2022	\$5,350.77	04/29/2022	\$9,744.13
04/13/2022	\$6,478.81	04/19/2022	\$5,288.77		

**CLASSIC BUSINESS CHECKING-2060** (continued)**Overdraft and Returned Item Fees**

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR TOTAL ITEMS:	\$4.50
Total Service Charge	\$4.50



Statement Ending 05/31/2022

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4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Managing Your Accounts

	Email	clientcare@piermontbank.com
	Office Number	212-266-9200
	Banking Hours	Mon - Fri 8:30am - 4:30pm EST
	Online Banking	www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$5,172.62

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount	Description	Amount
04/30/2022	Beginning Balance	\$9,744.13	Average Available Balance	\$7,184.60
	0 Credit(s) This Period	\$0.00		
	43 Debit(s) This Period	\$4,571.51		
05/31/2022	Ending Balance	\$5,172.62		
	Service Charges	\$8.50		

Account Activity

Post Date	Description	Debits	Credits	Balance
04/30/2022	Beginning Balance			\$9,744.13
05/02/2022	XX2369 POS PURCHASE THEA DEVELOPMENT 111-9129770 NY 00010001 088188	\$5.00		\$9,739.13
05/02/2022	AMEX EPAYMENT ACH PMT W0472	\$2,000.00		\$7,739.13
05/02/2022	APPLECARD GSBANK PAYMENT 21617965	\$63.50		\$7,675.63
05/05/2022	XX2369 PURCHASE-SIG STEP DOWN TO NAT NEW YORK NY 5 030706	\$73.51		\$7,602.12
05/05/2022	XX2369 PURCHASE-SIG SQ * SAMASCOTT OR New York NY 00000000 057134	\$7.70		\$7,594.42
05/06/2022	XX2369 PURCHASE-PIN AMISH MARKET NEW YORK NY 00010003 080382	\$28.80		\$7,565.62
05/06/2022	XX2369 PURCHASE-SIG DUANE READE #142 NEW YORK NY 00000000 007797	\$19.18		\$7,546.44
05/09/2022	XX2369 PURCHASE-PIN Duane Reade STO NEW YORK NY 99999999 708345	\$27.57		\$7,518.87
05/09/2022	XX2369 PURCHASE-SIG NYC TAXI 1246 12 LONG ISLAND C NY 467 003717	\$14.30		\$7,504.57
05/10/2022	XX2369 PURCHASE-SIG DD/BR #358915 NEW YORK NY 3589021 046561	\$3.26		\$7,501.31
05/16/2022	XX2369 PURCHASE-PIN AMISH MARKET NEW YORK NY 00010004 085291	\$20.19		\$7,481.12
05/16/2022	XX2369 PURCHASE-SIG NYC TAXI 1246 12 LONG ISLAND C NY 467 067497	\$13.30		\$7,467.82





Please examine immediately and report if incorrect. If no reply is received within 60 days the account will be considered correct.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers telephone us at the phone number listed on the front, or write us at the address listed on the front as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

YOUR LINE OF CREDIT ACCOUNTS SUMMARY OF RIGHTS IS OUTLINED BELOW.

This is a summary of your rights; a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

The following information applies only to loans made to you under your Loan Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
05/17/2022	XX2369 PURCHASE-SIG CURB SVC NEW YOR QUEENS NY 07192431 045158	\$15.36		\$7,452.46
05/17/2022	XX2369 PURCHASE-SIG NYC TAXI 1246 12 LONG ISLAND C NY 467 046053	\$11.05		\$7,441.41
05/18/2022	XX2369 PURCHASE-PIN Duane Reade STO NEW YORK NY 99999999 609888	\$67.57		\$7,373.84
05/18/2022	XX2369 ATM WITHDRAWAL 852 2ND AVE NEW YORK NY AXD34228 000370	\$200.00		\$7,173.84
05/19/2022	XX2369 PURCHASE-SIG BARNACHO NEW YORK NY 77616452 060066	\$94.66		\$7,079.18
05/19/2022	XX2369 PURCHASE-SIG SQ * SAMASCOTT OR New York NY 00000000 039669	\$6.80		\$7,072.38
05/23/2022	XX2369 PURCHASE-PIN MORTON WILLIAMS NEW YORK NY 57937101 732919	\$35.91		\$7,036.47
05/23/2022	XX2369 PURCHASE-PIN AMISH MARKET NEW YORK NY 00010004 088279	\$33.13		\$7,003.34
05/23/2022	XX2369 PURCHASE-SIG CURB SVC QUEENS QUEENS NY 07192431 002428	\$32.76		\$6,970.58
05/23/2022	XX2369 PURCHASE-SIG CURB SVC LONG IS QUEENS NY 07192431 072386	\$23.16		\$6,947.42
05/24/2022	XX2369 PURCHASE-PIN Duane Reade STO NEW YORK NY 99999999 925007	\$7.66		\$6,939.76
05/24/2022	XX2369 ATM WITHDRAWAL 852 2ND AVE NEW YORK NY AXD34228 000919	\$400.00		\$6,539.76
05/26/2022	XX2369 PURCHASE-SIG Flgh .Muenchen D Munchen DE 65392275 016586	\$14.30		\$6,525.46
05/26/2022	VISA ISA Fee Flgh .Muenchen D Munchen DE 65392275 016586	\$0.14		\$6,525.32
05/26/2022	XX2369 ATM WITHDRAWAL UL GRADA VUKOVARA 2 ZAGREB HR 12087 173292	\$283.26		\$6,242.06
05/26/2022	VISA ISA Fee UL GRADA VUKOVARA 2 ZAGREB HR 12087 173292	\$2.88		\$6,239.18
05/27/2022	XX2369 PURCHASE-SIG RESTORAN TAJER ZAGREB HR 50108820 006000	\$352.67		\$5,886.51
05/27/2022	XX2369 PURCHASE-SIG KONZUM P-0222 ZAGREB HR KZ022213 090000	\$174.66		\$5,711.85
05/27/2022	VISA ISA Fee RESTORAN TAJER ZAGREB HR 50108820 006000	\$3.53		\$5,708.32
05/27/2022	VISA ISA Fee KONZUM P-0222 ZAGREB HR KZ022213 090000	\$1.75		\$5,706.57
05/31/2022	XX2369 PURCHASE-SIG VRUTAK DOO ZAGREB HR 50039021 055000	\$97.16		\$5,609.41
05/31/2022	XX2369 PURCHASE-SIG SDA CROATIA ZAG4 ZRACNA LUKA HR 50100024 085000	\$36.93		\$5,572.48
05/31/2022	XX2369 PURCHASE-SIG PET NETWORK ZAGREB HR RB030158 001630	\$32.81		\$5,539.67
05/31/2022	XX2369 PURCHASE-SIG PBZ7DMP22 ZAGREB HR PDM00301 005297	\$30.34		\$5,509.33
05/31/2022	VISA ISA Fee VRUTAK DOO ZAGREB HR 50039021 055000	\$0.97		\$5,508.36
05/31/2022	VISA ISA Fee SDA CROATIA ZAG4 ZRACNA LUKA HR 50100024 085000	\$0.37		\$5,507.99
05/31/2022	VISA ISA Fee PET NETWORK ZAGREB HR RB030158 001630	\$0.33		\$5,507.66
05/31/2022	VISA ISA Fee PBZ7DMP22 ZAGREB HR PDM00301 005297	\$0.30		\$5,507.36
05/31/2022	XX2369 ATM WITHDRAWAL REISEB FFM-FLUGHAFE FRANKFURT DE 00001062 649584	\$323.01		\$5,184.35
05/31/2022	VISA ISA Fee REISEB FFM-FLUGHAFE FRANKFURT DE 00001062 649584	\$3.23		\$5,181.12


CLASSIC BUSINESS CHECKING-2060 (continued)
Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
05/31/2022	SERVICE CHARGE	\$8.50		\$5,172.62
05/31/2022	Ending Balance			\$5,172.62

Daily Balances

Date	Amount	Date	Amount	Date	Amount
05/02/2022	\$7,675.63	05/16/2022	\$7,467.82	05/24/2022	\$6,539.76
05/05/2022	\$7,594.42	05/17/2022	\$7,441.41	05/26/2022	\$6,239.18
05/06/2022	\$7,546.44	05/18/2022	\$7,173.84	05/27/2022	\$5,706.57
05/09/2022	\$7,504.57	05/19/2022	\$7,072.38	05/31/2022	\$5,172.62
05/10/2022	\$7,501.31	05/23/2022	\$6,947.42		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR TOTAL ITEMS:	\$8.50
Total Service Charge	\$8.50



4 Bryant Park
3rd Floor
New York, NY 10018

RETURN SERVICE REQUESTED

AARON ETRA ESQ
445 PARK AVE FL 9
NEW YORK NY 10022-8606

Statement Ending 06/30/2022

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Managing Your Accounts

	Email	clientcare@piermontbank.com
	Office Number	212-266-9200
	Banking Hours	Mon - Fri 8:30am - 4:30pm EST
	Online Banking	www.piermontbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
CLASSIC BUSINESS CHECKING	2060	\$7,343.97

CLASSIC BUSINESS CHECKING-2060

Account Summary

Date	Description	Amount
06/01/2022	Beginning Balance	\$5,172.62
	5 Credit(s) This Period	\$7,686.79
	9 Debit(s) This Period	\$5,515.44
06/30/2022	Ending Balance	\$7,343.97

Account Activity

Post Date	Description	Debits	Credits	Balance
06/01/2022	Beginning Balance			\$5,172.62
06/03/2022	Checking Account Transfer from DDA 0362		\$6,000.00	\$11,172.62
06/03/2022	Checking Account Transfer to DDA 0362	\$200.00		\$10,972.62
06/06/2022	XX2369 PURCHASE-PIN AMISH MARKET NEW YORK NY 00010003 091089	\$26.86		\$10,945.76
06/06/2022	XX2369 PURCHASE-SIG DUANE READE #142 NEW YORK NY 00000000 002885	\$8.66		\$10,937.10
06/06/2022	AMEX EPAYMENT ACH PMT W2214	\$4,923.86		\$6,013.24
06/09/2022	XX2369 ATM WITHDRAWAL 485 LEXINGTON AVE NEW YORK NY AXD34274 000868	\$200.00		\$5,813.24
06/10/2022	XX2369 PURCHASE-SIG CVS/PHARMACY #10 NEW YORK NY 00000000 066115	\$6.38		\$5,806.86
06/14/2022	XX2369 POS RETURN ASSOCIATION OF Y 203-4321886 CT 29216999 097623		\$486.00	\$6,292.86
06/14/2022	Wise Inc 434431621 434431621		\$0.35	\$6,293.21
06/14/2022	Wise Inc 434431621 434431621		\$0.44	\$6,293.65
06/14/2022	10052683 Wise Inc From Regent Exhibitions Limited Via WISE		\$1,200.00	\$7,493.65
06/17/2022	Domesitic wire fee 5234	\$30.00		\$7,463.65
06/17/2022	Domesitic wire fee 5235	\$30.00		\$7,433.65
06/27/2022	APPLECARD GSBANK PAYMENT 21617965	\$89.68		\$7,343.97
06/30/2022	Ending Balance			\$7,343.97





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IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNTS

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- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any money in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

We figure a portion of the Finance Charge on your account by applying the appropriate "Daily Periodic rate" to the appropriate portions of the "Principal" balances. We take the beginning "Principal" balance of your account each day, add any new (purchases, advances, loans) and subtract the "principal" portion of the payments or credits. This gives us the new "principal". We then apply the applicable daily periodic rate to the "principal" times the number of "days" at the new "Principal". This gives us the "Accrued Finance Charge" for each period of days in the billing cycle. To arrive at the "Finance Charge" for the billing cycle, we add all of the "Accrued Finance Charge"(s) together for the billing cycle.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Credit Line Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid **FINANCE CHARGES**, and second the principal loan balance outstanding in your Credit Line Account. Periodic statements may be sent to you at the end of each billing cycle showing your Credit Line Account loan transactions.

Send payments and inquiries to address shown on front of bill.

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Check 21 Notification

If you request the return of your original checks you may receive a "Substitute Check" in response. The Substitute Check is the legal equivalent of an original check and you have rights that apply when you believe, in good faith, that a Substitute Check was not properly charged to your account. Contact your branch or call the number on the front of this statement to request a Check 21 disclosure.

Note:

Clients on Account Analysis must examine the Analysis Statement and report to Bank any claim for credit of refund within 60 days after Bank makes the statement available. If Bank does not receive notice of error or discrepancy within this time frame, items on the statement will be deemed to be correct.


CLASSIC BUSINESS CHECKING-2060 (continued)
Daily Balances

Date	Amount	Date	Amount	Date	Amount
06/03/2022	\$10,972.62	06/10/2022	\$5,806.86	06/27/2022	\$7,343.97
06/06/2022	\$6,013.24	06/14/2022	\$7,493.65		
06/09/2022	\$5,813.24	06/17/2022	\$7,433.65		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00



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